



REVISED AGENDA - COMMITTEE OF THE WHOLE

Thursday, March 4, 2021, 9:00 A.M.

6TH FLOOR BOARDROOM, CAPITAL REGIONAL DISTRICT, 625 FISGARD STREET, VICTORIA, B.C.

The City of Victoria is located on the homelands of the Songhees and Esquimalt People

Due to the COVID-19 Pandemic, public access to City Hall is not permitted. This meeting may be viewed on the City's webcast at www.victoria.ca

Meeting will recess for a lunch break between 12:30 p.m. and 1:15 p.m.

Pages

A. APPROVAL OF AGENDA

*B. CONSENT AGENDA

Proposals to the Consent Agenda:

- I.1 - Council Member Motion: Support for Laid-off Hotel and Tourism Industry Workers

C. READING OF MINUTES

D. UNFINISHED BUSINESS

E. Presentations

E.1. Victoria Police Department - Quarter 4 Update

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Addendum: 2021 Q4 Community Safety Report Card

A presentation from Chief Constable Del Manak regarding an overview of the Victoria Police Department's Quarter 4 2020 update.

F. LAND USE MATTERS

*F.1. 940 Caledonia Avenue and 953 and 963 Green Street: Temporary Use Permit Application No. 00017 and Development Permit with Variances Application No. 000591 (North Park)

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Addendum: Report, Attachments and Correspondence

A report regarding the proposed Temporary Use Permit Application and Development Permit with Variances Application for the properties located at 940 Caledonia Avenue and 953 and 963 Green Street in order to permit temporary, purpose-built transitional housing on a portion of the Royal Athletic Park (RAP) parking lot for a period of 18 months and recommending that it move forward to an Opportunity for Public Comment.

G. STAFF REPORTS

*G.1. Regional Rent Bank Pilot Program 46

Addendum: Staff Presentation and Community Social Planning Council Presentation

A report regarding an expedited Victoria Housing Strategy action to explore the development of a non-profit administered rent bank on a pilot basis, in response to the COVID-19 pandemic.

*G.2. Citizen's Assembly Process - Next Steps 98

Addendum: Letter from the Manager, Legislative Services, District of Saanich

A report regarding the proposed next steps required to move forward with the Citizen's Assembly process.

H. NOTICE OF MOTIONS

I. NEW BUSINESS

*I.1. Council Member Motion: Support for Laid-off Hotel and Tourism Industry Workers 115

Addendum: New Item

A Council Member Motion regarding the proposed support for Hotel and Tourism Industry workers.

J. ADJOURNMENT OF COMMITTEE OF THE WHOLE



VICTORIA POLICE DEPARTMENT

Memorandum

DATE: March 4, 2021
TO: Victoria Mayor & Council
FROM: Chief Cst. Del Manak
SUBJECT: 2021 Q4 Community Safety Report Card

VicPD is pleased to share our online 2020 Quarter Four Community Safety Report Card which can be found at: <https://vicpd.ca/open-vicpd/community-safety-report-cards/2020-q4/>. The Community Safety Report Card includes updated performance metrics and more relevant data on which our business decisions are made and is in keeping with the Framework Agreement.

Previous VicPD Quarterly Reports are available on our website at www.vicpd.ca.



Committee of the Whole Report

For the Meeting of March 4, 2021

To: Committee of the Whole **Date:** February 25, 2021

From: Karen Hoese, Director, Sustainable Planning and Community Development

Subject: **Temporary Use Permit Application No. 00017 and Development Permit with Variances Application No. 000591 for 940 Caledonia Avenue and 953 and 963 Green Street**

RECOMMENDATION

1. That Council allocate \$61,866 from the remaining balance of the Restart Grant Funding, to fund the costs related to the installation of water and sewer services for the temporary transitional units and the removal of the units and capping of services when the temporary use permit expires.
2. That Council allocate \$110,000 from the 2021 Corporate Contingency Budget to contribute to the estimated 2021 operating costs, and further consider allocating \$105,000 as part of the 2022 Budget process to contribute to the estimated 2022 operating and closure costs for the temporary transitional housing operated by Our Place Society.
3. That Council authorize the City staff to consider, and if determined by staff to be eligible and advantageous to the City's overall ability to secure maximum grant funding, include the City costs for set-up and operating of the transitional housing project within any application made to the Province's Strengthening Communities' Services Program.

Temporary Use Permit Application No. 00017

1. That Council after giving notice and allowing an Opportunity for Public Comment at a meeting of Council, consider the following motion:

"That Council authorize the issuance of Temporary Use Permit Application No. 00017 for 940 Caledonia Avenue and 953 and 963 Green Street, in accordance with:
 - a. Plans date stamped February 11, 2021.
 - b. The Temporary Use Permit lapsing 18 months from the date of this resolution."
2. That the recommendation be forwarded to the March 4, 2021 daytime Council Meeting and a special Council meeting is scheduled on March 18, 2021 to allow for an Opportunity for Public Comment.

Development Permit with Variances Application No. 000591

1. That Council, after giving notice and allowing an Opportunity for Public Comment at a meeting of Council, consider the following motion:

“That Council authorize the issuance of Development Permit with Variance Application No. 000591 for 940 Caledonia Avenue and 953 and 963 Green Street in accordance with:

- a. Plans date stamped February 11, 2021.
 - b. Development meeting all *Zoning Regulation Bylaw* requirements, except for the following variances:
 - i. relaxation to all of the impacted lots for setback requirements;
 - ii. relaxation to permit buildings over property lines;
 - iii. relaxation to permit more than one building on a lot;
 - iv. reduce the required number of parking spaces from five to nil.
 - c. The Development Permit lapsing 18 months from the date of this resolution.”
2. That the recommendation be forwarded to the March 4, 2021 daytime Council Meeting and a special Council meeting is scheduled on March 18, 2021 to allow for an Opportunity for Public Comment.

LEGISLATIVE AUTHORITY

In accordance with section 493 of the Local Government Act, Council may issue a Temporary Use Permit. A Temporary Use Permit may allow a use not permitted by zoning, may specify conditions under which the temporary use may be carried on, and may allow and regulate construction of buildings and structures in respect of the use of which the permit is issued.

In accordance with Section 489 of the *Local Government Act*, Council may issue a Development Permit in accordance with the applicable guidelines specified in the *Community Plan*. A Development Permit may vary or supplement the *Zoning Regulation Bylaw* but may not vary the use or density of the land from that specified in the Bylaw.

EXECUTIVE SUMMARY

The purpose of this report is to present Council with information, analysis and recommendations for a Temporary Use Permit Application and Development Permit with Variances Application for the properties located at 940 Caledonia Avenue and 953 and 963 Green Street. The proposal is to permit temporary, purpose-built transitional housing on a portion of the Royal Athletic Park (RAP) parking lot for a period of 18 months. The proposal consists of approximately 30 single-occupancy tiny home units built from repurposed shipping containers. The variances are associated with setbacks, buildings over property lines and parking.

The following points were considered in assessing these applications:

- This proposal would provide comfortable and safe housing for people currently sheltering in parks.
- The *Official Community Plan*, 2012 (OCP) and *Downtown Core Area Plan*, 2011 (DCAP) encourage partnerships with other levels of government, private industry, and community organizations to maximize shared expertise and resources to provide innovative housing options and support for specific groups in core need. This proposal would not be

possible without strong partnerships, and the support and commitment of various stakeholder groups.

- The proposal continues to support the work being carried out by the Greater Victoria Coalition to End Homelessness which is encouraged in the DCAP.
- The applicant has worked with the housing operator and staff to ensure that the site layout and the design of each unit will be safe and secure, and meet the needs of the residents. Each unit would contain a single bed, small fridge, desk, side table and armoire.
- Meals would be delivered to the site and the residents would have access to washrooms with showers on site. Anawim Housing Society will provide laundry services as well as mental and physical health support services.
- The proposed site design would foster a sense of place on site by incorporating a communal courtyard area, community gardens, and public art, and providing opportunities for residents to learn new skills and participate in the community.
- The OCP Urban Place Designation of the subject properties is Core Residential, which supports residential uses on the subject properties.
- The subject properties are within the Residential Mixed-Use District in the DCAP. In this district, the DCAP encourages multi-residential development appropriate to the context and function of the neighbourhood. The DCAP supports building heights up to 15m (four or five storeys) and a density of 2:1 floor space ratio (FSR) at this location. The proposed height of each shipping container is approximately 3m (one storey) and the proposed density is 0.15:1 FSR.
- The subject properties consist of multiple lots (the site will not be consolidated) triggering setback variances and variances to permit more than one building on a lot and allow buildings to straddle property lines.
- A parking variance to reduce the required number of parking spaces from five to nil is required to facilitate this development. The transitional housing would be adjacent to a public parking lot, near frequent transit service and an all ages and abilities bicycle route on Vancouver Street.

BACKGROUND

Rise and Report

Council has approved a Rise and Report authorizing the Victoria Coalition to End Homelessness (Coalition) to apply for the Temporary Use Permit (TUP) Application in relation to up to 3344.50m² (36,000ft²) of the Royal Athletic Park parking lot at 940 Caledonia Avenue and 953 and 963 Green Street for temporary purpose-built transitional housing on the site, and that Rise and Report has been made public on the published daytime Council meeting agenda for March 4, 2021.

Description of Proposal

The proposal is for temporary, purpose-built transitional housing at 940 Caledonia Avenue and 953 and 963 Green Street, a portion the Royal Athletic Park (RAP) parking lot, for a period of 18 months. The proposal would utilize approximately 2385m² of the existing parking lot and the remainder of the site would continue to function as surface parking. The proposal consists of

approximately 30 single-occupancy tiny home units built from repurposed shipping containers. Specific details include:

- ten shipping containers to be converted into 30 single-occupancy tiny home units constructed in two Phases (15 units per Phase)
- each unit is approximately 8m² (87ft²) and contains an individual covered entryway and small porch, a single bed, small fridge, desk with chair, side table and armoire
- two shared-washroom facilities consisting of toilets, sinks and showers
- one controlled entryway for residents located on the south east corner of the site
- an office for support staff located at the main entrance
- one shipping container to be used as flex space for residents and support staff
- four (three large and one small) storage units on site for janitorial and office supplies
- one enclosed garbage and recycling room
- a partially covered courtyard area consisting of four picnic tables and four community gardens
- small wood and metal planters to be affixed to side of units and contain hardy, drought tolerant plants
- murals to be painted on the exterior facades of the shipping containers facing the street
- potential programming space for public art installations on site along the Vancouver Street frontage
- exterior lighting to be installed at the main entrance, washroom and office areas, and above each unit entryway
- a covered bike storage area to accommodate 30 bikes
- two emergency vehicle access gates on the south east corner and northwest corner of the site
- driveway access on Caledonia Avenue
- seven new accessible parking spaces adjacent to the development and fronting Caledonia Avenue.

The proposed variances are related to:

- reducing setbacks
- reducing the required number of parking spaces
- allowing buildings to straddle property lines
- allowing more than one building on a lot.

Affordable Housing

The applicant proposes the creation of 30 new residential units which would increase the overall supply of transitional housing in the area for a period of 18 months.

Sustainability

The following environment and social sustainability features are associated with these applications:

- each unit will be fully heated, ventilated and insulated for optimal breathability and liveability
- four community gardens on site for residents to grow food
- addition of new planters throughout the site to be filled with hardy drought tolerant plants
- comfortable and safe housing with amenities, a meal program, mental and physical health support services, and a sense of community on site.

Active Transportation

The applications propose to install 28 long-term and two short-term residential bicycle parking spaces with this development, which supports active transportation.

Public Realm

No public realm improvements beyond City standard requirements are proposed in association with these applications.

Existing Site Development and Development Potential

The site is presently a surface parking lot. Under the current R-2 Zone, Two Family Dwelling District, each lot could be developed as a public building or duplex with a density of 0.5:1 floor space ratio (FSR), or a single-family dwelling with a garden suite or secondary suite.

Data Table

The following data table compares the proposal with the existing R-2 Zone. An asterisk is used to identify where the proposal does not meet the requirements of the existing zone.

Zoning Criteria	Proposal	Zone Standard R-2 Zone
Site area (m ²) – minimum	3001.05	555
Density (Floor Space Ratio) – maximum	0.14:1 (combined site)	0.5:1 (duplex per lot)
Height (m) – maximum	3	11
Storeys – maximum	1	2.5
Site coverage (%) – maximum	14.1 (combined site)	40
Open site space (%) – minimum	65 (combined site)	n/a
Setbacks (m) – minimum		
Caledonia Street	7.5	7.5
Green Street	8.5	7.5
Vancouver Street	4.26*	3.5
West property line	8.29 and 0*	3
East property line	0*	1.53
North property line – internal	0*	10.85

Zoning Criteria	Proposal	Zone Standard R-2 Zone
South property line – internal	0*	7.5
Combined side yards	0*	4.5
Buildings over property line	Yes*	No (General Regulation 19)
Parking – minimum	0*	5
Visitor parking included in the overall units – minimum	0	0
Bicycle parking stalls – minimum		
Long-term	28	1
Short-term	2	2

Community Consultation

Consistent with the *Community Association Land Use Committee (CALUC) Procedures for Processing Rezoning and Variances Applications*, on February 1, 2021 the applications were referred for a 30-day comment period to the North Park CALUC. At the time of writing this report, a letter from the CALUC had not been received.

In accordance with the City's *Land Use Procedures (LUP) Bylaw*, an Opportunity for Public Comment will be required for the Temporary Use Permit Application and the proposed variances associated with the Development Permit Application. A notice will be placed in the newspaper, mailed notice would be sent to owners and occupiers of adjacent properties and signs would be posted on the properties notifying the public of Council's upcoming consideration of the matters along with an invitation to the public to provide feedback on the applications.

In addition to the consultation requirements outlined in the LUP Bylaw, the applicant also consulted with the North Park Neighbourhood Association and gathered feedback from nearby residents as indicated in the applicant's letter dated January 29, 2021 (attached).

ANALYSIS

Official Community Plan

The OCP Urban Place Designation of the subject properties is Core Residential, which supports residential uses on the subject properties. The policies regarding height and design are further refined in the *Downtown Core Area Plan, 2011* (DCAP).

The *Official Community Plan, 2012* (OCP) encourages partnerships with other levels of government, private industry, and community organizations to maximize shared expertise and resources to provide innovative housing options, basic needs and support for specific groups in core need. This proposal would not be possible without strong partnerships, and the support

and commitment of various stakeholder groups. Meals would be delivered to the site and the residents would have access to washrooms with showers on site. Laundry services, and mental and physical health support services are available offsite.

The OCP encourages the development of transitional housing within proximity to the Urban Core and highlights the importance of flexible design features in new emergency shelters and transitional housing to adapt to the changing shelter and housing needs of residents. The site is located on the edge of the Urban Core and is in close proximity to amenities and services in the neighbourhood. The applicant has worked with the housing operator and staff to ensure that the site layout and the design of each unit will be safe and secure, and meet the needs of the residents.

Downtown Core Area Plan

The subject properties are within the Residential Mixed-Use District in the DCAP. In this district, the DCAP encourages multi-residential development appropriate to the context and function of each neighbourhood. The DCAP supports building heights up to 15m (four or five storeys) and a density of 2:1 floor space ratio (FSR) at this location. The proposed height of each shipping container is approximately 3m (one storey) and the proposed density is 0.15:1 FSR.

With respect to community well-being, DCAP acknowledges that a sense of belonging influences many aspects of urban life, including crime rates and community safety.

North Park Neighbourhood Plan

The *North Park Neighbourhood Plan, 1996* identifies the subject properties as a residential mixed-use district, which supports residential buildings up to four to six storeys.

Development Permit Area and Design Guidelines

The OCP identifies these properties within Development Permit Area 3 (HC): Core Mixed-Use Residential. This DPA envisions mid-rise residential buildings at this location. Enhancing the area through a high quality of architecture, landscape and urban design that reflects the function of a major residential centre on the edge of a central business district in scale, massing and character is also encouraged for the Core Residential Area. The proposal complies with the applicable design guidelines, where possible.

The DCAP design guidelines encourage new buildings to relate well to public streets and sidewalks. The proposed site layout and the inward orientation of the units, which was designed in consultation with the housing operator, is necessary to minimize inward visibility into the development and to provide a safe environment for the residents. The blank facades facing the streets will provide opportunities for murals to be organized by volunteers in the community. The applicant is proposing generous setbacks from Green Street, Vancouver Street and Caledonia Avenue to ensure that the street trees are not impacted by the development. The shipping containers are intentionally set back 8m from the sidewalk at Vancouver Street to facilitate the potential for future programming opportunities, such as public art installations, that may be installed in partnership with the North Park Neighbourhood Association. Further discussion on this aspect of the design will need to occur between the Association and the City.

The design guidelines encourage prominent entryways that are clearly identifiable from the street and canopies and weather-protection for primary entrances. The applicant is providing one identifiable controlled entrance for residents at the south east corner of the site. Each unit

would have an awning above the entrance and a small front porch, which would enhance the residential character of these repurposed shipping containers.

From a landscaping perspective, the design guidelines encourage on-site open site space such as courtyards, and direct access or views from the residential dwelling units. The proposed site layout allows for a large, accessible courtyard area in the middle of the site. According to the applicant, the community gardens and bike repair space, located in the courtyard area, would be introduced in Phase 2.

Lastly, the design guidelines encourage waste facilities to be screened and located away from street faces and areas adjacent to sidewalks. The applicant is proposing a garbage and recycling enclosure for residents at the south west corner of the site that would be screened from Caledonia Avenue.

Tree Preservation Bylaw and Urban Forest Master Plan

The applicant is working with their consultants to minimize impacts on the public trees; however, more details on potential tree impacts resulting from the installation of site servicing (i.e., water and sewer services) and related works will be sorted out at the building permit stage.

Regulatory Considerations

Term and Renewal of a Temporary Use Permit

The applicant is requesting a Temporary Use Permit (TUP) for 18 months. However, under s. 497(1) of the *Local Government Act*, Council has the authority to approve a one-time renewal of the TUP for up to another three years prior to the expiry date of the original TUP.

Parking Variance

The applicant is proposing to reduce the required number of parking spaces from five to nil. The applicant is providing 30 bicycle parking spaces on site (28 long-term and 2 short-term) while the requirement in Schedule C: Off-street Parking of the *Zoning Regulation Bylaw* is for three bicycle parking spaces (one long-term and two short-term). The transitional housing is adjacent to an all ages and abilities bicycle route on Vancouver Street, near frequent public transit service on Quadra Street and local transit service on Cook Street, and directly adjacent to a paid public parking lot operated by the City. For these reasons, the proposed parking variance is supportable.

Building over Property Lines and More than One Building Per Lot

Due to the circumstances of the site consisting of multiple lots with an arrangement of multiple buildings, further variances are required to allow the shipping containers to be located over property lines and in some instances to be arranged in a manner that results in more than one building on a lot. These variances are technical in nature to facilitate this development. In this instance, General Regulation 19 of the *Zoning Regulation Bylaw* would be amended to allow the requested variances.

Setback Variances

The RAP parking lot consists of multiple lots that are zoned R-2, resulting in each individual lot having setback requirements. The proposed buildings would not comply with the setback regulations in the R-2 Zone, which is triggering multiple setback variances. The proposed setback variances are considered supportable as they are largely technical in nature and the applicant is retaining larger setbacks along the street frontages. Given the nature of the variances, it has been determined that rather than identify each individual setback variance associated with each impacted lot, which would be numerous, a simpler approach is to vary General Regulation 14(2)(b) of the *Zoning Regulation Bylaw*. This regulation states that buildings and structures in a zone must comply with the maximum and minimum requirements for floor area, floor space ratio, height, number of storeys, **setbacks**, and site coverage.

Other Considerations

Housing Operation Framework

BC Housing will be responsible for overseeing the intake of residents in the transitional housing development through a centralised placement process. Our Place Society will assist in this process and will be the housing operators for this development. While the residents are living in the transitional housing, the Society will work with each resident on developing a plan to obtain permanent housing. The plan would include determining their support needs, if any, in terms of mental and physical health, income security, addictions and treatment and employment.

Our Place Society would hire and provide staffing on site in partnership with the Greater Victoria Coalition to end Homelessness. The Society will provide 24/7 staffing with at least two employees during the day and two overnight (this could be one Our Place employee and a security guard). In the first six to nine months, there would be two outreach workers on site during the day and then, once the community is well established, staffing would be reduced to one outreach worker and one peer support worker. The Society has confirmed that meals will be delivered to the residents, no guests or pets would be permitted within the housing development, and there would be zero tolerance of violence and criminal activity. The controlled residential entryway (buzzer system) will provide surveillance through the location of the office and use of a camera.

Relocation of Existing Residents at Royal Athletic Park Parking Lot

BC Housing is funding PEERS Resource Society to ensure all individuals currently sheltering at RAP parking lot and other local city parks have completed the housing application forms for relocation. BC Housing is cognizant of the proposed timeline for the construction of the temporary transitional housing at RAP parking lot, subject to Council's approval and will be preparing a transition plan for this site. BC Housing's intent is to focus on establishing housing plans for each of the individuals at RAP and have a transition plan by the end of February based on the individual needs of each resident at RAP.

Financial Implications

The costs associated with the installation of the sewer and water services for the proposed temporary transition housing remain unfunded and would require a contribution from the City of up to \$50,000. When the TUP expires, the removal of the transitional units and capping of the

service connections is estimated to cost \$35,000 and the City has been asked to contribute \$17,500 towards these costs (half of the total costs).

Additionally, while BC Housing is providing sufficient operational funding to Our Place for 24/7 staffing and food, the costs associated with monthly utilities, custodial and maintenance remain unfunded and would require a funding contribution from the City estimated at \$110,000 in 2021 and \$105,000 in 2022 toward Our Place's operating costs and closure costs. The City may be able to claim recovery for some or all of these costs from a recently announced Provincial grant program called Strengthening Communities' Services Program related to projects focussed on addressing impacts of homelessness. It is recommended for Council's consideration that the City apply to this program if the City's costs associated with this project are eligible.

CONCLUSIONS

The proposal to temporarily permit transitional housing in the RAP parking lot for a period of 18 months further advances several housing-related policies and objectives outlined in the OCP and DCAP. The applicant has complied with the design guidelines where possible to ensure the development fits in with the neighbourhood while meeting the needs of the housing operator and residents. A TUP would enable the relocation of the individuals currently sheltering in parks to temporary housing. Staff recommend for Council's consideration that the applications proceed to an Opportunity for Public Comment.

ALTERNATE MOTION

That Council decline the Temporary Use Application No. 00017 and Development Permit with Variances Application for the properties located at 940 Caledonia Avenue and 953 and 963 Green Street.

Respectfully submitted,

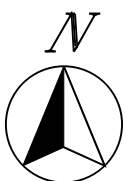
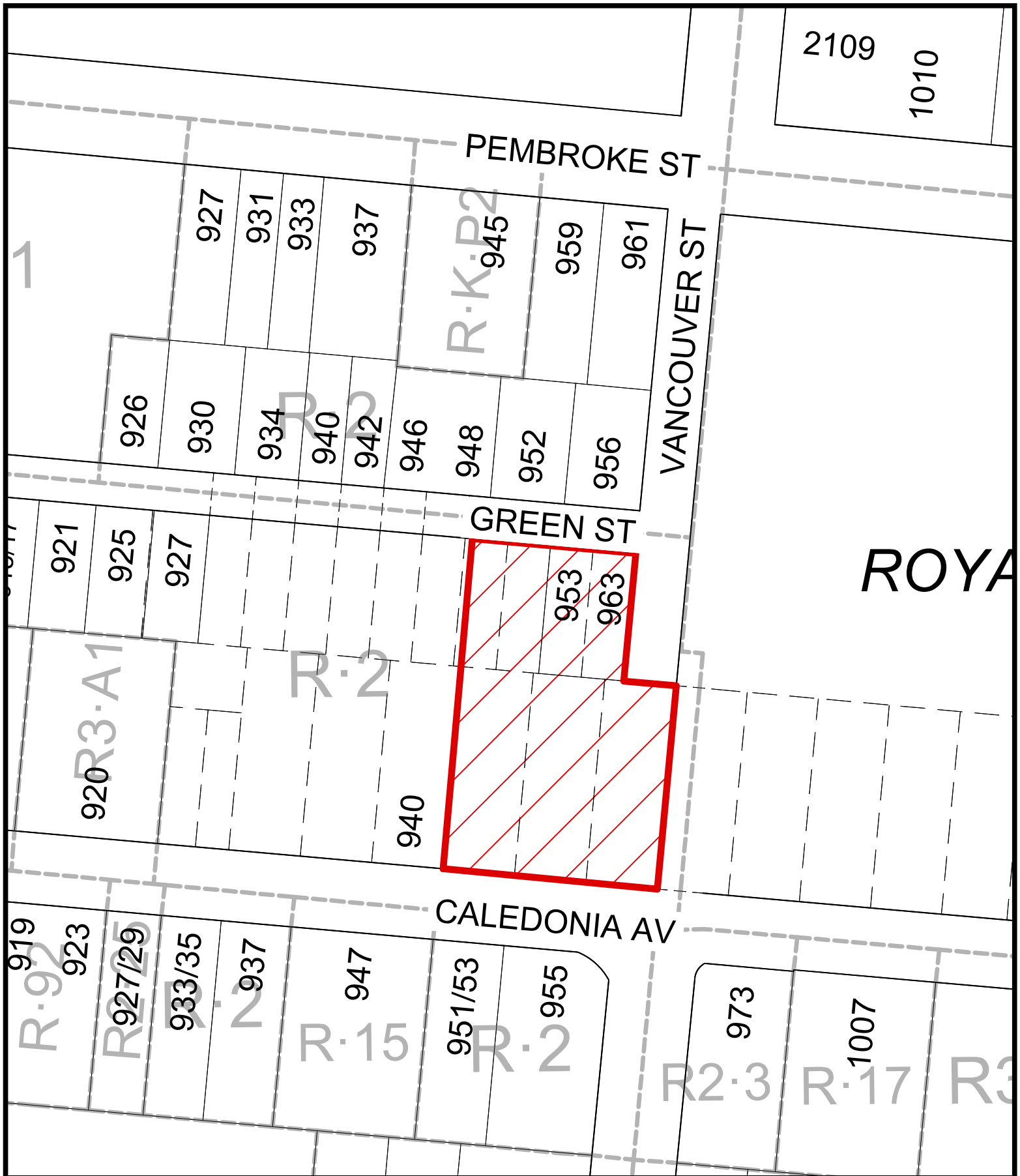
Leanne Taylor
Senior Planner
Development Services Division

Karen Hoese, Director
Sustainable Planning and Community
Development Department

Report accepted and recommended by the City Manager.

List of Attachments

- Attachment A: Subject Map
- Attachment B: Aerial Map
- Attachment C: Plans date stamped February 11, 2021
- Attachment D: Letter from applicant to Mayor and Council dated February 11, 2021
- Attachment E: Letter from Our Place dated February 11, 2021
- Attachment F: Letter from BC Housing dated February 10, 2021
- Attachment G: Correspondence.



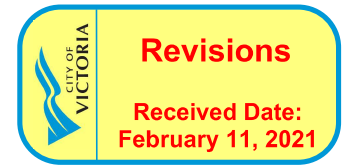
940 Caledonia Avenue
Temporary Use Permit No.00017





940 Caledonia Avenue
Temporary Use Permit No.00017





Hey Neighbour

Temporary Emergency Housing

Victoria, B.C.

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List of Drawings

Architectural

A0.0 Cover Sheet
A0.1 Survey
A0.2 Aerial Key Plan
A1.0 Site Plan - Project Data
A1.1 Phasing Plan
A2.0 Container Floor Plans
A2.1 Container Floor Plans
A3.0 Container Elevations
A3.1 Container Elevations
A3.2 Container Street Elevations
A4.0 Rendering
A4.1 Rendering

Landscape

L1.0 Landscape Site Plan

Civil

C100 Conceptual Servicing Plan

Surveyor

33154 Survey Plan

Issued for Development Permit / Temporary Use Permit

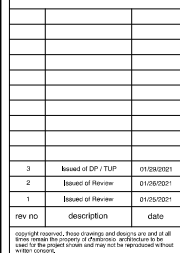
DAU PROJECT # 21-01 | January 29, 2021

Re-submitted on February 11, 2021

ARYZE

D'AMBROSIO
architecture + urbanism





Survey

project no.	21-01
drawing file	
date issued	January 22, 2021
scale	
drawn by	AC
checked by	FDA
revision no.	sheet no.



D'AMBROSIO
architecture + urbanism

8	Revised of DP / TUP	02/11/2016
5	Revised of DP / TUP	02/09/2016
4	Issued of DP / TUP	02/08/2016
3	Issued of DP / TUP	01/28/2016
2	Issued of Review	01/26/2016
1	Issued of Review	01/05/2016
rev no	description	date

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Aerial Key Plan

PROJECT DATA

SITE

Civic Address: 951, 953, 963 Green Street &
952 / 956 / 964 Caledonia Ave., Victoria, B.C.

Site Area: 3,001.05m² (32,303 sq.ft.) (Area used for all zoning calculations)
Proposed Project Area: 2,384.8m² (25,670 sq.ft.)
Proposed Building Area: 423.6m² (4,560 sq.ft.)
Proposed Shelter Unit Count: 30 units

OFFICIAL COMMUNITY PLAN (as per Official Community Plan July 2020 (Updated February 27 2020))

OCP Designation: Core Residential
Development Permit Area: Yes (DP-3 (HC) Core Mixed-Use Residential)

ZONING

R-2 Family Dwelling District (as per Zoning Reg. Bylaw 80-159)

CURRENT / ALLOWABLE

Use: Parking

Minimum Site Area (R-2): 555.0m²
Minimum Average Lot Width: 15.0m
Maximum Floor Space Ratio (FSR): 0.5 to 1
Maximum Site Coverage: 40%
Minimum Open Site Space: 30%
Maximum Building Height: 7.6m

Setbacks:

Front Yard (Caledonia Ave): 7.5m
Rear Yard (Green St): 10.7m or 35% of lot depth
Side Yard (lot): 4.5m
Side Yard (flanking, Vancouver): 3.5m or 10% of lot width

Existing Off-Street Parking:

Parking maintained: 137 spaces
Parking being removed: xx
Parking being relocated: 7 H/C spaces

Required Bicycle Parking:

Class 1: 1 space per 25 rooms
Class 2: 1 space per 40 rooms

PROPOSED

Use: Temporary Emergency Shelter

Site Area (R-2): 3,001.05m²
Lot Width: 33.7m - 45.0m
Floor Space Ratio (FSR): 0.141 to 1
Site Coverage: 14.1%
Open Site Space: 65%
Maximum Building Height: 3.0m

Setbacks:

Front Yard (Caledonia Ave): 7.5m
Rear Yard (Green St): 6.5m
Side Yard (lot): 8.29m-10.10m
Side Yard (flanking, Vancouver): 4.26m-15.58m

Existing Off-Street Parking:

Parking being accommodated: 53 spaces
Parking being removed: xx
Parking being relocated: 7 H/C spaces

Required Bicycle Parking:

Class 1: 28 spaces
Class 2: 2 spaces

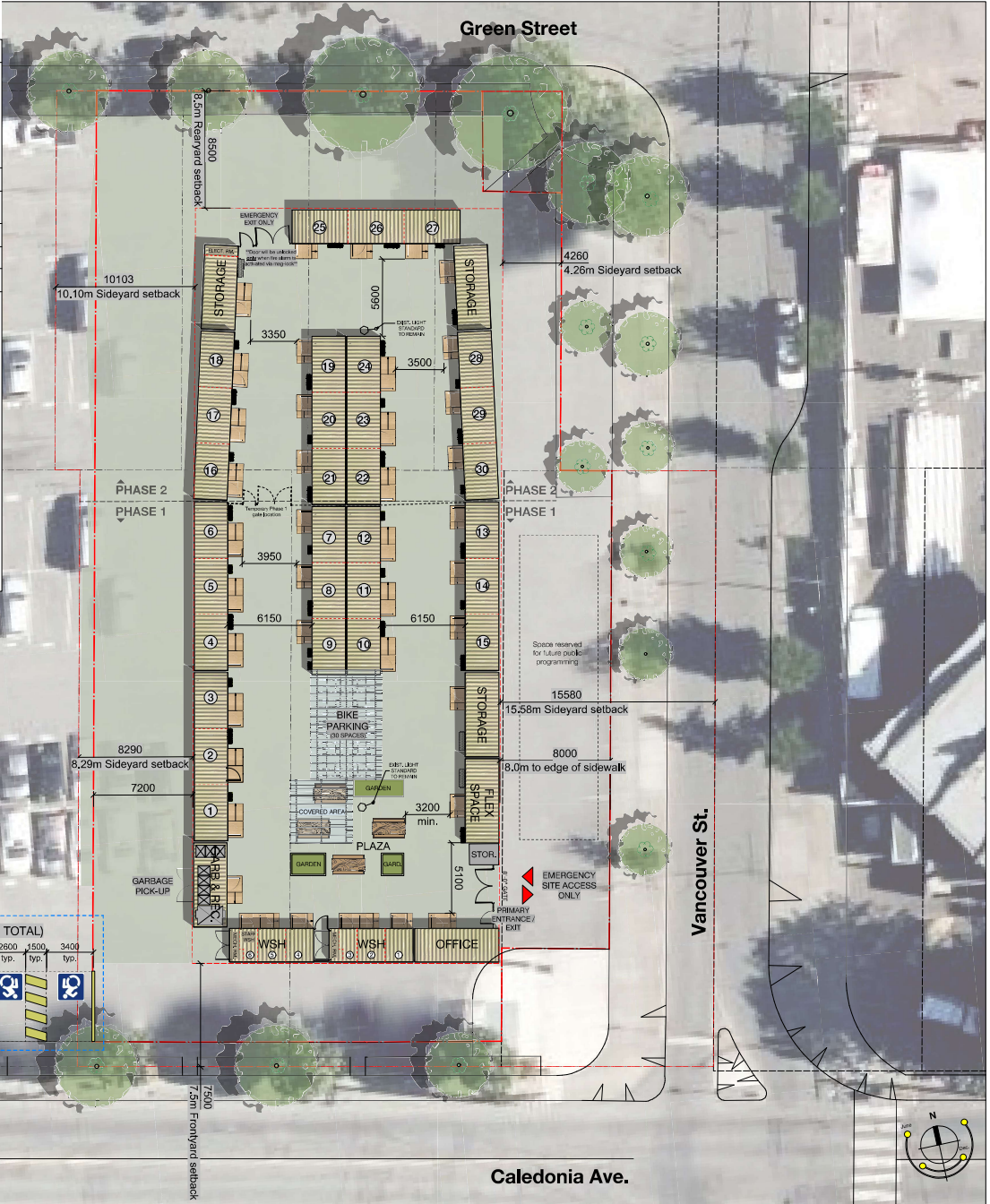
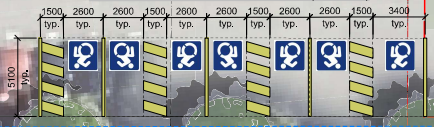
18 SPACES

20 SPACES

20 SPACES

11 SPACES

RELOCATED ACCESSIBLE STALLS (7 TOTAL)



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rev no	description	date
6	Revised of DP / TUP	02/11/2021
5	Revised of DP / TUP	02/08/2021
4	Issued of DP / TUP	02/08/2021
3	Issued of DP / TUP	01/08/2021
2	Issued of Review	01/08/2021
1	Issued of Review	01/05/2021

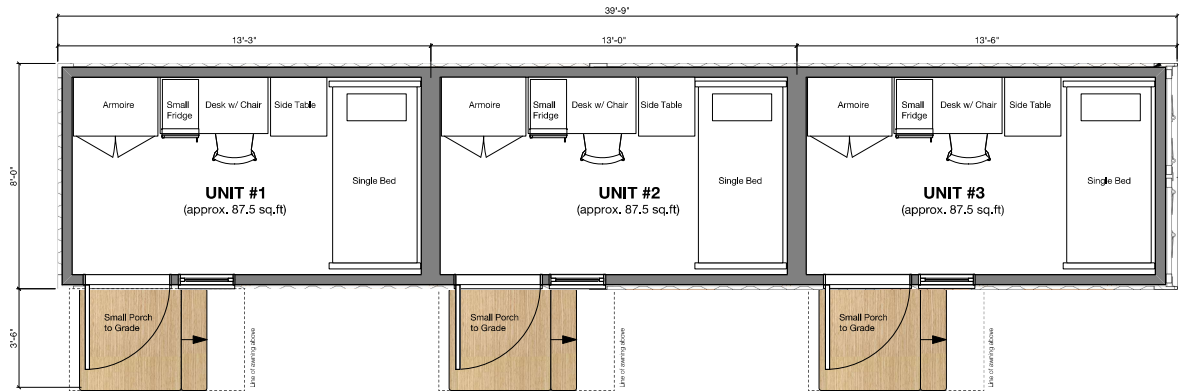
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project name
Hey Neighbour
Temporary Emergency Housing
940 Caledonia Ave

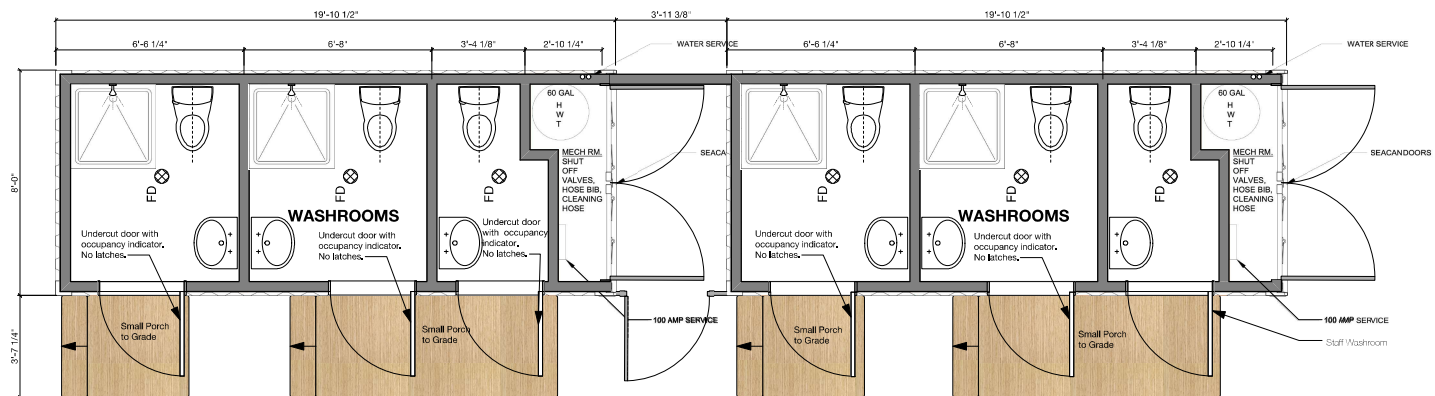
Site Plan

project no.	21-01
drawing file	
date issued	January 22, 2021
scale	1:150
drawn by	AC
checked by	FDA
revision no.	sheet no.

6 A1.0



1 CONTAINER PLAN - SLEEPING UNITS (TYPICAL)
Scale 1/25



2 CONTAINER PLAN - WASHROOMS (TYPICAL)
Scale 1/25

Notes:
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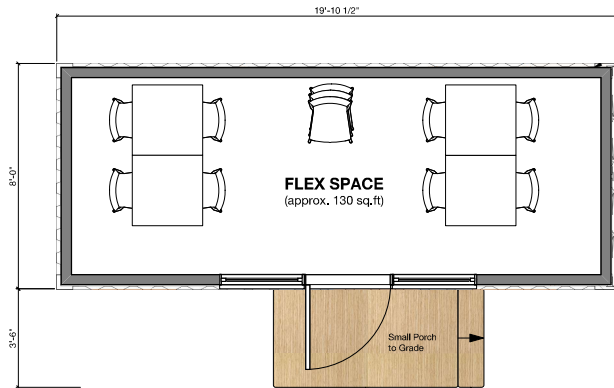


rev no	description	date
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5	Revised of DP / TUP	02/08/2021
4	Issued of DP / TUP	02/08/2021
3	Issued of DP / TUP	01/28/2021
2	Issued of Review	01/28/2021
1	Issued of Review	01/25/2021

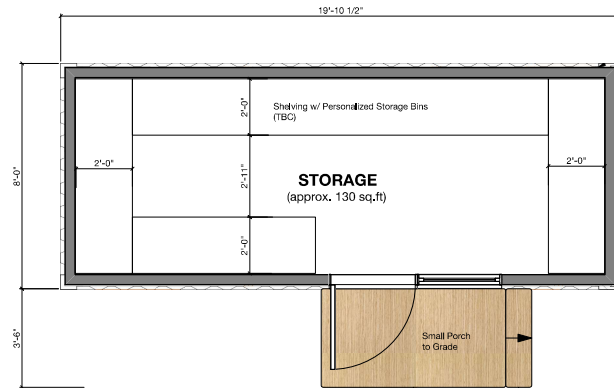
project name
Hey Neighbour
Temporary Emergency Housing
940 California Ave

Container Floor Plans

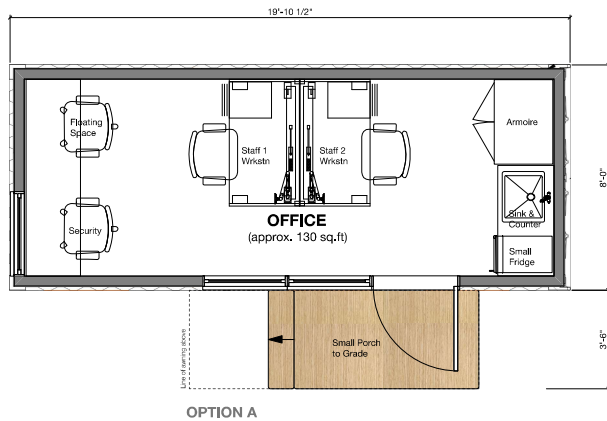
project no.	21-01
drawing title	
date issued	January 22, 2021
scale	
drawn by	AC
checked by	FDA
revision no.	sheet no.



1 CONTAINER PLAN - FLEX SPACE
Scale 1/25

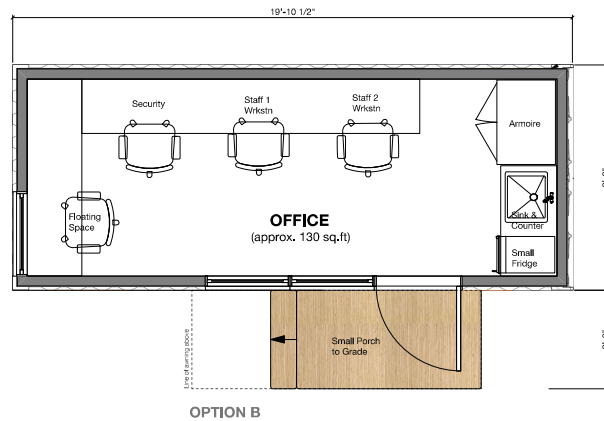


3 CONTAINER PLAN - STORAGE
Scale 1/25



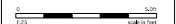
OPTION A

2 CONTAINER PLAN - OFFICE
Scale 1/25



OPTION B

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1	Issued of Review	01/05/2021

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project name
Hey Neighbour
Temporary Emergency Housing
940 Colleton Ave

Container Floor Plans

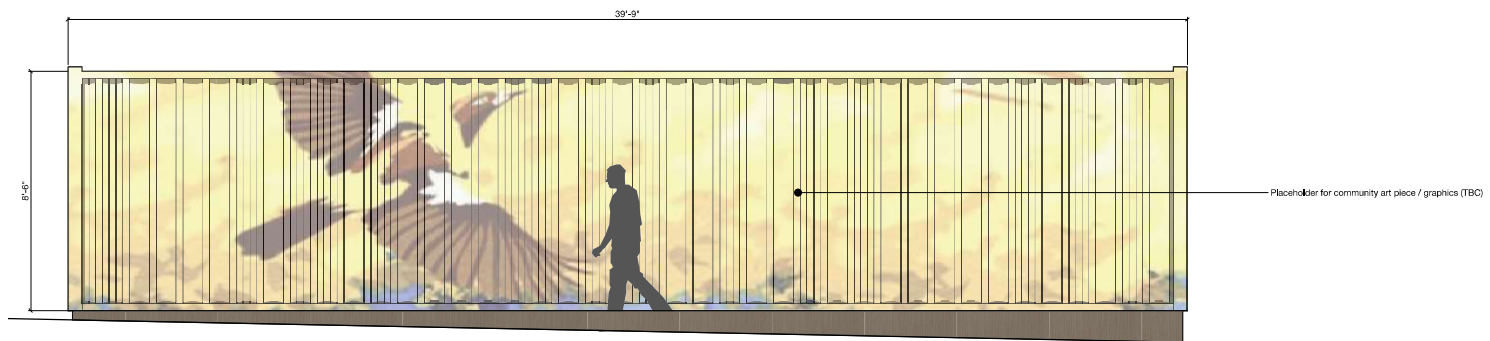
project no.	21-01
drawing title	
date issued	January 22, 2021
scale	
drawn by	AC
checked by	FDA
revision no.	sheet no.

3

A2.1



1 TYPICAL CONTAINER ELEVATION (SLEEPING UNITS) - INTERNAL
Scale 1:25



2 TYPICAL CONTAINER ELEVATION (SLEEPING UNITS) - VANCOUVER STREET
Scale 1:25

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0 3'-0"
1:25 1"=10'-0"

rev no	description	date
3	Issued of DP / TUP	01/08/2021
2	Issued of Review	01/08/2021
1	Issued of Review	01/05/2021

project name
Hey Neighbour
Temporary Emergency Housing
940 Callerton Ave

Container Elevations

project no.	21-01
drawing title	
date issued	January 22, 2021
scale	
drawn by	AC
checked by	FDA
revision no.	sheet no.

3

A3.0

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rev no	description	date
6	Revised of DP / TUP	02/11/2021
5	Revised of DP / TUP	02/08/2021
4	Issued of DP / TUP	02/08/2021
3	Issued of DP / TUP	01/08/2021
2	Issued of Review	01/08/2021
1	Issued of Review	01/05/2021

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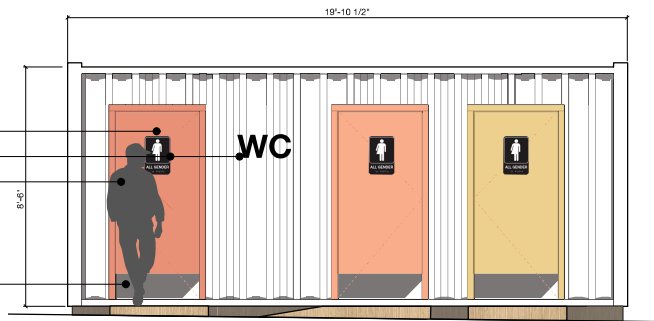
project name
Hey Neighbour
Temporary Emergency Housing
940 Caledonia Ave

Container
Elevations / Sections

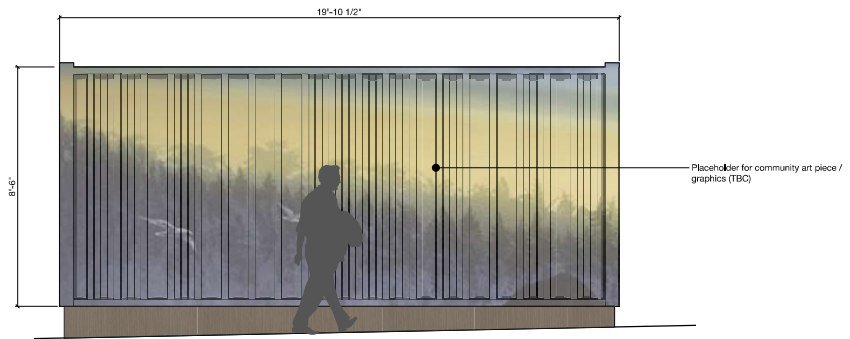
project no.	21-01
drawing title	
date issued	January 22, 2021
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drawn by	AC
checked by	FDA
revision no.	sheet no.

6

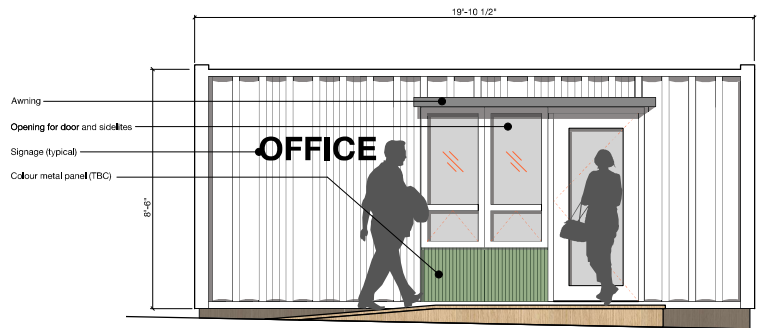
A3.1



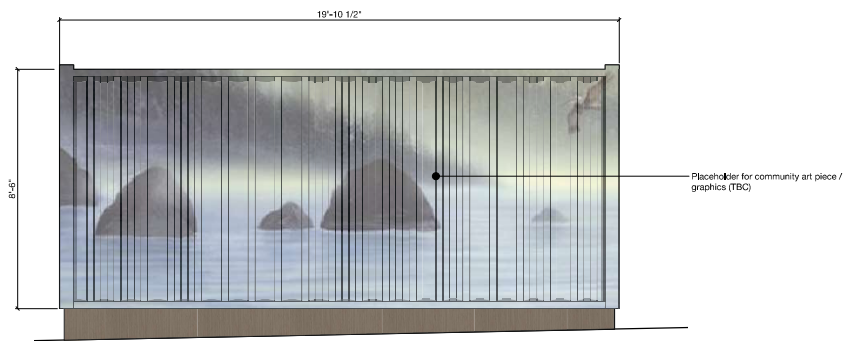
1 TYPICAL CONTAINER ELEVATION (WASHROOMS) - INTERNAL
Scale 1:25



3 TYPICAL CONTAINER ELEVATION (WASHROOMS) - CALEDONIA AVE
Scale 1:25



2 CONTAINER ELEVATION (OFFICE) - INTERNAL
Scale 1:25

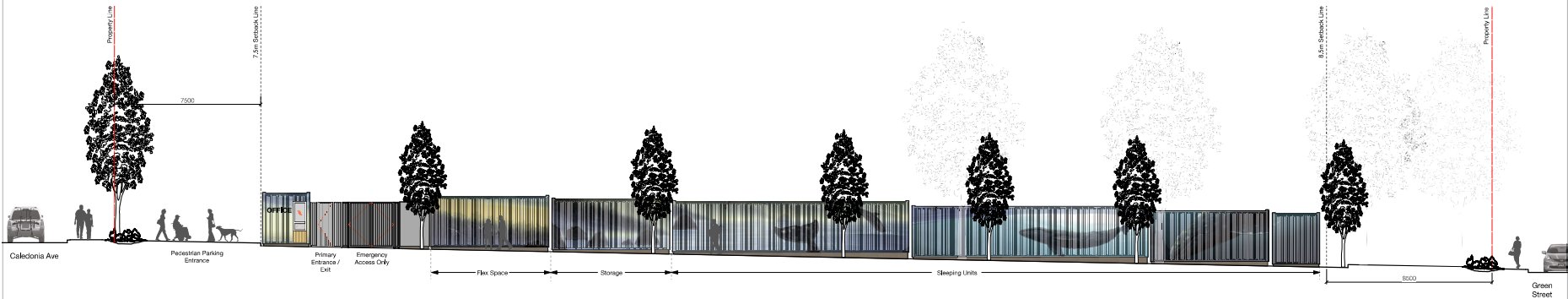


4 CONTAINER ELEVATION (OFFICE) - CALEDONIA AVE
Scale 1:25

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1 CONTAINER ELEVATION INTERNAL (TYPICAL)
Scale: 1:100



2 CONTAINER STREET ELEVATION @ VANCOUVER STREET
Scale: 1:100



rev no	description	date
3	Issued of DP / TUP	01/08/2021
2	Issued of Review	01/08/2021
1	Issued of Review	01/05/2021

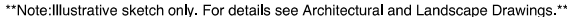
project name
Hey Neighbour
Temporary Emergency Housing
940 Caledonia Ave

Container Street Elevations

project no.	21-01
drawing title	
date issued	January 22, 2021
scale	
drawn by	AC
checked by	FDA
revision no.	sheet no.

3

A3.2

[illegible]

3	Issued of DP / TUP	01/29/202
2	Issued of Review	01/26/202
1	Issued of Review	01/25/202

rev no	description	date
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project name
Hey Neighbour
Temporary Emergency Housing
940 Caledonia Ave

Rendering - Aerial view
from Caledonia Ave

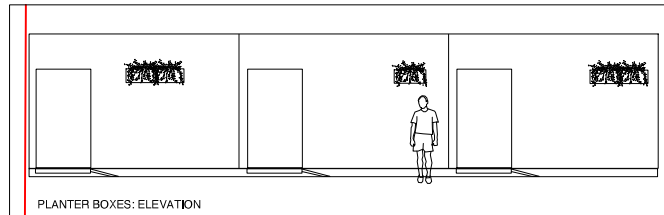
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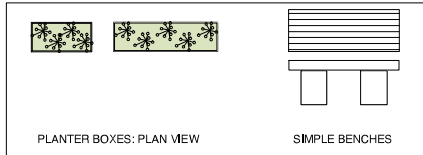
Green Street

Vancouver St.

Caledonia Ave.



PLANTER BOXES: ELEVATION



PLANTER BOXES: PLAN VIEW

SIMPLE BENCHES



- SMALL WOOD AND METAL PLANTERS**
- TO BE AFFIXED TO SIDE OF UNITS.
 - HEIGHT ABOVE TYPICAL ARM REACH TO PREVENT USE AS ASHTRAY/GARBAGE



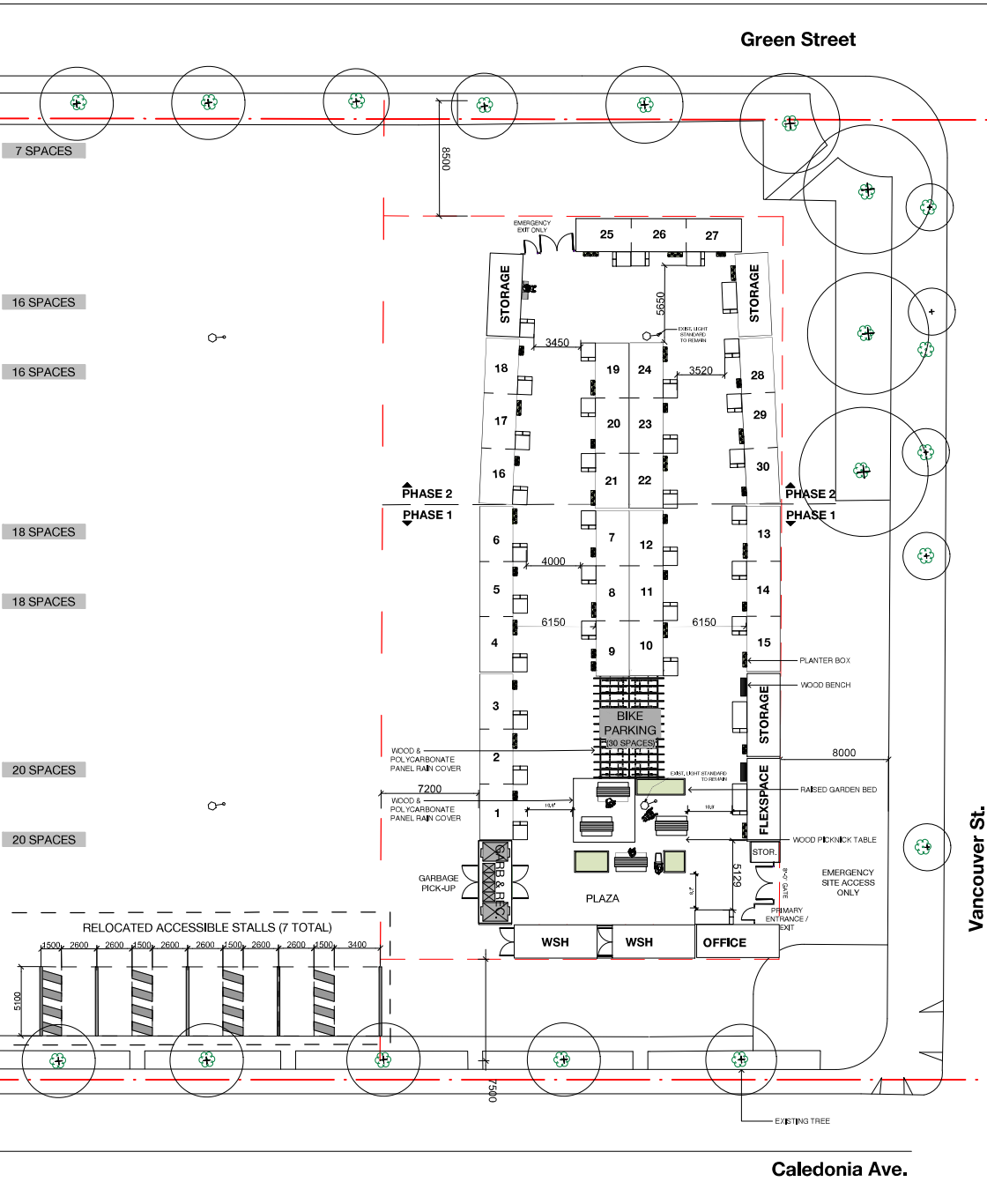
- HARDY DROUGHT TOLERANT PLANTS FOR SMALL PLANTERS:**
- CREEPING ROSEMARY
 - MEXICAN DASY



- RAISED GARDEN BEDS**
- TO BE PLANTED WITH EDIBLES



- 8' HIGH WOOD AND METAL FENCING**



February 11, 2021

Mayor and Council
City of Victoria
1 Centennial Square
Victoria, BC V8W 1P6

Re: Temporary Use Permit and Development Permit for 940 Caledonia Ave.

Mayor and Council,

This letter outlines the core content of our application for a Temporary Use Permit to build a transitional tiny home community at 940 Caledonia Avenue. We are requesting that 940 Caledonia Avenue be used as the site for this pilot project transitional tiny home community from March 2021 to September 2022, at the latest.

Project Overview

Hey Neighbour: Making Room, a collaboration between Aryze Developments and the Greater Victoria Coalition to End Homelessness, is a transitional housing pilot project proposed for 940 Caledonia Avenue (the Royal Athletic Park parking lot). The proposed project includes 30 single-occupancy tiny home units built from repurposed shipping containers oriented in a private, enclosed community setting.

We are pursuing this proposal in support of the City of Victoria's March 31st deadline to ensure that everyone currently sheltering in parks is offered an indoor space so that 24/7 sheltering in parks can come to an end. All funds for the capital expenses of this project have been crowdfunded by the citizens of Victoria, along with contributions from local businesses and community organizations who seek to see some of our city's most vulnerable housed in safe, warm and secure conditions.

This community development will provide access to comfortable and safe housing, incorporate public art, and provide opportunities for residents to learn new skills and engage in social enterprises, like bicycle repair shops and community gardens, where they can share their talents and gifts, and participate in the community.

The community will be built in two phases. Phase 1 will include 15 homes and Phase 2 will see the final 15 homes be built. All auxiliary buildings will be a part of Phase 1, and gardening & bike repair space will be introduced in Phase 2.

Each unit in the community is approximately 87 sq. ft. and fully heated, ventilated and insulated for optimal breathability and livability. Designed to include a bed, side table, desk with chair, small fridge, and an armoire, all units are move-in ready and turn-key for the residents. Shared washroom and shower facilities will be located within the enclosed community, along with storage, flex space and on-site office space for the 24/7 operations staff. We are working on a partnership with the Anawim Housing Society to provide residents with access to shower and laundry services at their facility on 973 Caledonia.

The project details are as follows:

- Average Unit Size: 87 sq.ft.
- Single-occupancy 13'-3" tiny home units built inside 40ft x 8ft repurposed shipping containers (three units per seacan) with a 3'-6" small porch to grade with an overhead awning.
- Heated, insulated and ventilated for user comfort
- Include a window and door
- A monitored fire alarm system
- Intentionally setback 8m from the sidewalk at Vancouver Street to facilitate future programming opportunities in partnership with the North Park Neighbourhood Association

Site Design

The formation of the sea can containers was intentionally designed to limit inward visibility to ensure a safe and exclusive environment for the residents. This enclosed design is balanced with community art incorporated throughout the exterior facades, adding beautification to a central location in the North Park neighbourhood.

A gated and controlled single entry/exit maintains security for the community along with a secondary emergency exit, and two emergency vehicle access points ensure the site remains accessible when required.

Transitional Affordable Housing

Homelessness is not just what is visible on the street. It exists when individuals live in abandoned buildings, sleep under bridges, camp in parks, access emergency shelters, or couch surf.

The Canadian Observatory on Homelessness speaks to this range through the four kinds of homelessness identified in its definition, including people who are unsheltered, emergency sheltered, provisionally accommodated and insecurely housed. All of these living situations, from utterly homeless to precariously housed, put people at risk of poor physical, mental and social health.

According to the Canada Mortgage and Housing Company (CMHC) housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter. In addition, "the term 'affordable housing' can refer to any part of the housing continuum from temporary emergency

shelters through transitional housing, supportive housing, subsidized housing, market rental housing or market homeownership.”

Effectively addressing homelessness requires a range of approaches that are tailored to individual needs and are provided through a range of programs and services.

Our proposed project is purpose-built transitional housing with 24/7 on-site support, which means it is built to help its residents in gaining the stability, confidence and dignity to eventually seek out other housing options along the housing continuum.

Community Consultation

Community consultation has been a key priority for the transitional tiny home community since day one. The project was envisioned in partnership with the Greater Victoria Coalition to End Homelessness, and immediately upon launching the crowdfunding campaign on December 8th, we shared project materials with the community members sheltering at Central Park. Once we met 50% of our funding goals, we began preliminary design discussions with Our Place, who are the intended operations provider for the project, along with a presentation at a North Park Neighborhood Association meeting to gather feedback from nearby residents.

In summary, this proposed project is intended to provide a comfortable and safe transitional housing solution for some of our city’s most vulnerable. By incorporating thoughtful design elements, we aim to provide optimum livability for the new residents, all in the name of operational success. We look forward to the opportunity to realize this pilot project, and to make a positive contribution to the North Park neighborhood and the city of Victoria as a whole.

Sincerely,



Jared James
Development Manager
ARYZE Developments



Kelly Roth
Executive Director
Greater Victoria Coalition to End Homelessness



February 11, 2021

Leanne Taylor
Senior Planner
Sustainable Planning and Community Development
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6

Dear Leanne,

Please find below an operational overview of how OPS would in broad terms, operate and manage the Hey Neighbour Tiny Home Town:

Intake and The Plan

The intake of residents would be through the CAA process – the centralised placement process for homeless folk getting into housing and overseen by BC Housing – and we would have the right of veto. BC Housing understand and support our desire to have folk with relatively low acuity in the compound as well as folk who are committed to living in community while working on moving to a permanent housing solution.

Essentially from the moment anyone moves in they would begin their plan to move out. We will create a tailormade plan- The Plan - for each resident which will describe their path to permanent housing and what they need to get there – this would include ascertaining their support needs, if any, in terms of mental and physical health, income security, addictions and treatment and employment. BC Housing are hoping to provide each resident with a rent supplement to help make this happen.

Staffing and approach

Staffing would be provided by Our Place in partnership with the Coalition, with Our Place hiring the staff. We intend to provide 24/7 staffing with at least 2 workers during the day and 2 overnight (this could be one Our Place worker and a security guard). Initially (first 6-9 months) there will be 2 outreach workers on during the day and then, once the community is well established, we would move to a model of 1 outreach worker and 1 peer support worker.

We understand that the provincial government is making monies available to Vancouver and Victoria (in total) health authorities to support folk moving in from camps so this may allow us, hopefully, to resource some health worker time at the compound.

We have had several conversations with the Coalition and we have agreed the culture of engagement which will be client centred (the clients will be at the centre of their plan and the source of their solutions, with the workers providing the support to actually make them happen) but within clear parameters and rules like no guests allowed, a single access point and zero tolerance of violence and criminality.

Design

We met with ARYZE and were able to significantly influence the design in ways to make it safer and more comfortable for the residents.

There will be a shower, washroom and laundry block as well as a meeting room/common room and one or two smaller offices for private meetings.

There will be no hotplates in the units and all food will be delivered – there will be a heat up/cook station in the common room area. There will, however, be a small fridge in each unit.

There will be a staff washroom and storage space for janitorial and office supplies.

The entrance will be designed to maximise safety but without being overly institutional, so no Plexiglas.

There will be no overdose prevention site as it is anticipated that most users will use their units. We will provide a peer support safeguard program for this.

Once the draft designs are complete we will have further opportunities for input.

Safety and security

The designer will ensure there are two ventilation points in the units, the front door/window and a ceiling fan (like a bathroom fan) with outside air access. This will certainly improve the ventilation, though not perfect. The units will also need to meet fire code and be subject to an inspection by the fire department. There will be caged hard wired smoke alarms in each unit.

The design will effectively be a metal courtyard which will make it hard to access for non residents. We have also agreed with the designer that there should be a single point of entry/exit which will allow us to strictly control who comes in. The front door will have a camera outside and be on a buzzer system to ensure that only residents and resident related staff can enter the compound.

I hope this information is what you require. If you require any further information or elucidation, please let me know.

Yours sincerely



Julian Daly,
Chief Executive Officer



February 10, 2021

City of Victoria
1 Centennial Square
Victoria, BC
V8W 1P6

BC Housing is pleased to confirm the funding of PEERS Resource Society to ensure all individuals currently sheltering at RAP parking lot and all of the city park sites have completed the housing application forms for relocation.

BC Housing is cognizant of the proposed timeline for the construction of the temporary transitional housing at RAP parking lot, subject to Council's approval and will be preparing a transition plan for this site. BC Housing's intent is to focus on establishing housing plans for each of the individuals at RAP and have a transition plan by the end of February based on the individual needs of each resident at RAP.

Yours truly,

A handwritten signature in black ink that reads "Hartman".

Heidi Hartman

Regional Director, Operations, Vancouver Island Region

Good morning Mayor & Council,

I am writing you today about the news report of Victoria Police seizing weapons in an abandoned tent at the temporary tent camp community at 940 Caledonia Ave. The weapons found by police were a baseball bat with nails in it and two replica firearms.

Please see the news report here: <https://www.cheknews.ca/wooden-bat-with-nails-among-weapons-seized-at-victoria-sheltering-area-744748/>

In my emails below, I outlined that the safety of my strata's residents and North Park residents was paramount. The possibility that homeless thugs could be in our neighbourhood with weapons such as these found by the police at the tent camp is very concerning to the safety of all nearby residents. Why would these homeless campers have these weapons? What would they be trying to do with them, fight each other?

What could be the result if one of these homeless campers decided to attack a North Park resident with one of these weapons? Or decided to make threats to residents while brandishing the firearm? Or decided to destroy property in the neighbourhood with the baseball bat with nails?

The answers to any of these questions would be horrible for the city, my strata's residents and the residents of North Park to find out.

Therefore, I ask, if an abandoned tent can be used to store weapons, then do you think that a shipping container shelter can be used by the homeless campers to store weapons easily as well in the North Park neighbourhood for a longer period of time?

I hope that you are all beginning to understand the type of homeless campers that could be living in these tent camps, and the proposed shipping container shelter at 940 Caledonia Ave, are not the type of homeless campers that should be living in any residential neighbourhood in Victoria at all.

Please reconsider putting the proposed shipping container shelters at 940 Caledonia Ave. The shelters will attract a violent group of homeless campers in the North Park neighbourhood. Please consider the proposed location 2100 to 2200 Government street between Pembroke street and Queens Ave for the shipping container shelters in my email below.

Thank you,

Adit Prasad
Vice President
Calais Strata 1007 Caledonia Ave

From: Adit Prasad [REDACTED]
Sent: January 27, 2021 8:30 PM
To: Lisa Helps (Mayor) <LHelps@victoria.ca>; Marianne Alto (Councillor) <malto@victoria.ca>; stephen.andrew@victoria.ca <stephen.andrew@victoria.ca>; sdubow@victoria.ca <sdubow@victoria.ca>; Ben Isitt (Councillor) <BIsitt@victoria.ca>; jloveday@victoria.ca <jloveday@victoria.ca>; spotts@victoria.ca <spotts@victoria.ca>; cthornton-joe@victoria.ca <cthornton-joe@victoria.ca>; gyoung@victoria.ca <gyoung@victoria.ca>
Cc: mayor@victoria.ca <mayor@victoria.ca>; [REDACTED]
[REDACTED] Victoria Mayor and Council
<mayorandcouncil@victoria.ca>; [REDACTED]
[REDACTED]

Subject: Homeless Death & Tiny Home Community on Caledonia Ave

Good evening Mayor & Council,

I am writing you today about the death of the 30 year old man at the homeless tent camp on the parking lot of Royal Athletic Park (940 Caledonia Ave) and how this man's death in the tent camp can affect the North Park Neighbourhood going forward if the tiny home shipping container community is built at 940 Caledonia Ave. This tent camp is across the street from my strata building on Caledonia Ave.

This death was very tragic and it was caused by a suspected drug over dose in his tent, according to CHEK News.

<https://www.cheknews.ca/hes-loved-calls-to-reopen-arena-shelter-grow-after-victoria-homeless-man-found-dead-738090/#:~:text=WatchFriends%20mourn%20after%20a,next%20to%20Royal%20Athletic%20Park.&text=Dawson%20says%20the%20man%2C%20who,and%20has%20about%2034%20tents.>

This tent camp has no full time onsite supports, so it's unknown if a full time outreach worker was there if his life could have been saved.

This homeless man's death at the tent camp raises the following concerns for the residents of my strata:

- 1) This man's body was found in his tent. If he were in a shipping container home he would likely have more privacy to perform his drug use compared to a tent (there is no full time outreach worker to stop him). We are concerned that these shipping container homes will be used for the homeless to privately consume drugs in our neighbourhood.
- 2) We do not want the North Park Neighbourhood to become known as a place where the homeless can come to hang out in the parking lot to buy and consume drugs (out in the open or inside shipping containers). Who will be there full time to stop that from happening?

3) We do not want to see scenes in the news of our neighbourhood looking like it is a drug haven for the homeless to enjoy unsupervised. This makes our neighbourhood look cheap, dirty and an undesirable place to live and own a home.

4) The safety of our strata residents and other North Park residents is paramount. We have a good working relationship with the Vic PD as well. A drug filled shipping container homeless community across the street from my strata does not seem like a safe idea for the neighbourhood residents.

As a strata, we do support the need for permanent housing solutions for the homeless and we accept and understand the situation of the homeless tent camp in the parking lot until March 31, 2021 as the city has proposed so that the homeless can camp on pavement rather than a wet park field. The North Park neighbourhood is doing its part for the city during this time of housing need for the homeless during the pandemic by accepting the temporary tent camp until March 31st.

Especially now that the Save on Foods Memorial Arena will once again (announced today) be used to house the homeless (approved by BC Housing), our neighbourhood is really accepting the needs of the homeless population. This project was very successful in 2020 and was barely noticeable on Caledonia Ave to the residents of my strata.

But, having shipping container housing in our neighbourhood until September 2022 will be detrimental for the reasons stated above.

As an alternative to the site of 940 Caledonia Ave, may I propose the site of 2100 to 2200 Government street between Pembroke street and Queens Ave that has wall art on the fencing, as the site for a shipping container transitional housing community for the homeless? The reasons that I believe that this is a good site are:

1) There is not much of an existing residential community in this area, or much local businesses except VI Brewery. Local residents will likely not be affected by whatever activities the homeless do in their tiny home community at this location.

2) A few years ago Mayor Helps proposed that this site should be used to build temporary housing for all of Victoria's temporary construction workers who were having a hard time finding housing in the city while they worked to build many new condo towers in the city. So, why not build the shipping container transitional tiny home community for the homeless at this site?

3) This site is large enough for more shipping container homes to be built if the city decides to do so to house the growing homeless population beyond 2022. I'm sure it can be supervised very well by outreach workers as needed, and the fencing helps to control who enters the site (prevent drug trafficking and likely usage).

I hope that Counsellors and Mayor consider this alternative site. Please let me know your thoughts on this alternative site.

Please see my email below for further information and concerns.

Thank you,

Adit Prasad
Vice President
Calais Strata 1007 Caledonia Ave

From: Adit Prasad
Sent: January 10, 2021 10:04 PM
To: Victoria Mayor and Council <mayorandcouncil@victoria.ca>
Cc: mayor@victoria.ca <mayor@victoria.ca>; stephen.andrew@victoria.ca <stephen.andrew@victoria.ca>; [REDACTED]
[REDACTED] April Lawrence
[REDACTED]
Subject: Reconsider Homeless Tiny Home Community on Caledonia Ave

Good evening City of Victoria Council,

I am writing to you all about my strata's concerns with the city's consideration to accept Aryze Developments' proposal to build 30 housing units by using repurposed shipping containers on the site of 940 Caledonia Ave, the Royal Athletic Park Parking lot. I understand that this site is proposed to be used for this transitional tiny home community from March 2021 to September 2022 and City of Victoria is working with the Greater Victoria Coalition to End Homelessness (GVCEH) and Aryze Developments to build this transitional housing for the homeless using repurposed shipping containers.

As a resident of the Calais Strata on the 1000 block of Caledonia ave, which is directly across from the entrance to Royal Athletic Park and adjacent to the parking lot, I am concerned about the choice of this location because of the safety and security of the owners of my strata building due to the homeless currently living in tents in the parking lot of Royal Athletic Park. Currently the sight of many large tents to provide shelter in the Royal Athletic Park Parking lot and wrapped in temporary fencing is quite an ugly look to our North Park neighbourhood. But we understand that this measure is truly temporary and accept this for the winter season.

My strata already has issues with homeless people committing vandalism of our recycling bins, breaking exterior property of our building such as lights and fences, breaking and entering into our resident's vehicles, refusing to leave our parking area and finding used drug needles on our

strata's property. We accept that is part of living in our vibrant, entertaining and sports filled neighbourhood.

We are concerned that this proposed longer term transitional housing for the homeless of using repurposed shipping containers at 940 Caledonia Ave will:

- 1) Only exacerbate the issues stated above by allowing the homeless residents to stay in the North Park neighbourhood longer and possibly commit property crimes on Caledonia Ave. They are still homeless regardless even if they live in a shipping container temporarily.
- 2) Be used by the homeless residents for the consumption, storage and sale of illegal drugs. We do not want to potentially see a city sponsored illegal drug complex in our neighbourhood, no matter how "pretty" the shipping containers look from the outside.
- 3) Remain at 940 Caledonia Ave even after the latest proposed date of September 2022. What guarantees can the city provide to North Park residents that more homeless people will not be housed in shipping containers at this site and possibly beyond 2022?
- 4) Affect fan attendance of Royals hockey games and Harbourcats baseball games (when they start to play again and fans are allowed to attend), and events at RAP. Our neighbourhood is known as the home of these great Victoria sports teams and RAP events, and the parking lot is used by people who come to the games and events. We would expect games and events to be back hopefully by 2022 with the viability of these teams and events.
- 5) Negatively affect bicycle parking at the covered bicycle lock up at the corner on Vancouver St at Caledonia Ave. It is possible that citizens that bike in the neighbourhood would not feel safe locking their bike up at that bicycle parking spot for fear of the homeless residents stealing their bikes/bike parts. The city spent a lot of money building this bike lock up shelter a few years ago, and now with Vancouver street as dedicated bike traffic only, it would look bad if citizens are afraid to use the bike lock up or even riding their bikes on Vancouver street pass the shipping container shelters for fear of being accosted by the homeless campers.

6) Negatively affect the perception of the North Park neighbourhood as a safe place to live long term, and to buy a home, and sell it at a fair market price. We don't want to see our property values decrease because of this shipping container homeless shelters in our neighbourhood. We don't want the city to turn North Park into a homeless shelter ghetto.

I ask all Counsellors and Mayor to please cancel the plan to turn the site of 940 Caledonia Ave into the shipping container transitional tiny home community for the homeless for the reasons that I've stated above.

The residents of my strata are not against homeless people living in repurposed shipping containers as transitional housing, as this will help with their mental and physical well-being. But we really don't want this transitional housing in our neighbourhood.

As an alternative to the site of 940 Caledonia Ave, may I propose the site of 2100 to 2200 Government street between Pembroke street and Queens Ave that has wall art on the fencing, as the site for a shipping container transitional housing community for the homeless? The reasons that I believe that this is a good site are:

1) There is not much of an existing residential community in this area, or much local businesses except VI Brewery. Local residents will likely not be affected by whatever activities the homeless do in their tiny home community at this location.

2) A few years ago Mayor Helps proposed that this site should be used to build temporary housing for all of Victoria's temporary construction workers who were having a hard time finding housing in the city while they worked to build many new condo towers in the city. So, why not build the shipping container transitional tiny home community for the homeless at this site?

3) This site is large enough for more shipping container homes to be built if the city decides to do so to house the growing homeless population beyond 2022.

I hope that Counsellors and Mayor consider this alternative site.

Also, I would like to remind all Counsellors and Mayor that the newly elected Counsellor, Stephen Andrew, ran his election campaign on a platform that included ending 24/7 camping in parks by homeless people. **Stephen Andrew won the by-election by over 3,000 votes compared to the 2nd place candidate, and presumably, many Victorians agree with Mr. Andrew's stand on ending 24/7 camping in parks by homeless people. All Counsellors and Mayor should consider this by-election result as a very clear and**

strong message from Victorians. The idea of ending 24/7 camping in parks by homeless people can be applied to not allowing homeless people to live in shipping container transitional tiny homes in Royal Athletic Park's parking lot for many months. The parking lot at 940 Caledonia Ave is still part of Royal Athletic Park.

Thank you all for your consideration and I look forward to hearing from all Counsellors and Mayor on this very important issue.

Adit Prasad
Vice President
Calais Strata



City of Victoria
1 Centennial Square
Victoria BC V8W 1P6

February 9, 2021

RE: NPNA Comments on TUP No. 00017 and DP Application No. 00591 / 940 Caledonia Ave

Dear Mayor and Council,

I'm writing today on behalf of the North Park Neighbourhood Association (NPNA) regarding the Temporary Use Permit (TUP) and Development Permit Applications for 940 Caledonia Avenue.

The NPNA appreciates being involved in early conversations regarding this project and having the opportunity to provide input. This letter is to reiterate some of the points we have made in the past and to respond to the proposed site plans and elevations. In addition to the land use/design comments below, we would also like to reiterate the importance of proactive engagement with the community/neighbours to ensure the success of this project. As suggested previously, a good neighbour agreement and working group (consisting of City staff, the developer, both housed and unhoused residents, and any service providers involved) is desirable to address and manage issues as they begin/before they arise. We would like to reiterate our request for a designated City staff member who can be a point of contact for the NPNA/neighbourhood as the project develops.

Below you will find our land use/design comments:

- The siting/location of the village looks appropriate as it minimizes impact and exposure to nearby residents. The NPNA appreciates that previous comments were taken into account and the proposed village is stepped back from Vancouver Street, allowing for future programming. The NPNA is interested in activating that space with food trucks and other place-making initiatives and the proposed site plan would allow for this.
- The proposed elevations also look appropriate. The NPNA supports having murals on the exterior walls, especially along the longest, public-facing side facing Vancouver Street. The NPNA supports commissioning a local artist(s) (from North Park or Hillside-Quadra), preferably someone from an equity-seeking group such as someone with lived experience with homelessness.
- The single point of entry/exit is supportable to minimize the comings/goings of people not residing in the tiny home village. Our hope is that this design, in combination with an

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coordinator@npna.ca



experienced operator, will minimize negative impacts on the surrounding neighbourhood (such as late-night noise and opportunistic criminal activity).

We would also like to flag both the construction/setup process and eventual occupancy. As we are all aware, there are currently individuals living in the RAP parking lot in tents. The NPNA would like to emphasize that this process needs to be carefully considered to ensure a safe and smooth transition for those currently living in tents and for those who will move into the tiny homes. This will require ongoing communication and cooperation between the City, the developer, the third-party operator, and current and future residents. The NPNA would appreciate being kept up to date on what this process will look like.

Thank you,

Eleni Gibson

Land Use Planning Advisor, North Park Neighbourhood Association

Cc: North Park Neighbourhood Association Board
City of Victoria Sustainable Planning and Community Development
Sarah Murray, Executive Director, North Park Neighbourhood Association

North Park Neighbourhood Association
Box 661, 185-911 Yates Street
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coordinator@npna.ca

Key points:

- The NPNA strongly recommends that every single one of the current residents at 940 Caledonia have a destination/housing plan secured before the shipping container village construction begins.
- The NPNA would like to see the current residents at 940 Caledonia be prioritized for a shipping container home if they are interested.
- Inclusion of on-site laundry services
- Maximizing parking availability in the parking lot is not the goal of this project. As such, we would propose that the village be shifted to the west, allowing for eventual use of the space adjacent to the Vancouver pedestrian/bike corridor for placemaking, be that food trucks, or a "flex" space with outdoor seating, a community art installation, pop-up art workshops or music.
 - We acknowledge that this will not be included in the original design or build, and the NPNA would happily work with Aryze or the operator to help incorporate community gathering space and placemaking elements at 940 Caledonia along Vancouver Street when the time is right.

Displacement of existing tenants of 940 Caledonia

- Question: There are 34 tents plus a warming tent in the parking lot right now exactly where the diagram shows the shipping containers.
 - There are a lot of questions right now about who will get these shipping container homes. How is tenant selection taking place, how is this being communicated, and how are expectations being tempered and accurate information being conveyed?
 - **The NPNA strongly recommends that every single one of the current residents at 940 Caledonia have a destination/housing plan secured before the shipping container village construction begins.**
 - **The NPNA would like to see the current residents at 940 Caledonia be prioritized for a shipping container home if they are interested**
 - The folks at 940 Caledonia have created a community, they are working together, they attend weekly meetings and contribute to supporting the community through clean team, maintenance, park liaison roles, and food distribution.
 - These are North Park residents, and we do not want them displaced again
 - There residents at 940 Caledonia also have developed relationships with the larger community and us with them. We all know each other, there is mutual respect and kindness and friendships. There is value in transitioning those who want to stay in North Park into the Tiny Home community.

- How will the shipping container community be built in a way that does not displace the folks living in these tents. Some of whom have moved 3, 4, or 5 times already and have mental health and hoarding difficulties.
 - The structures and platforms that the roughly 50 people at 940 Caledonia are living in are not portable. The pallet & plywood platforms and the tents & tarps are all attached with screws, nails, and tuck tape. They physically cannot just be dragged elsewhere in the parking lot.
- How long will there be both tents and shipping containers at 940 Caledonia?

Laundry

- **On site laundry would provide residents with a more dignified and convenient way to access laundry services** taking into consideration Anawim's limited capacity, and the possibility that Tuesday night laundry at LaundroLounge will not be continuing past February.
 - Co-locating the laundry facilities with the washrooms & shower and close to the office for easier installation, access to power, and security/oversight of the machines and laundry schedule.

Location within parking lot:

- We like the setbacks on Caledonia and Greene and the concentration along Vancouver closest to rap so have fewer homes close/adjacent.
- **Maximizing parking availability in the parking lot is not the goal of this project. The NPNA would like to see the village be shifted to the west, allowing for eventual use of the space adjacent to the Vancouver pedestrian/bike corridor for placemaking, be that food trucks, or a "flex" space with outdoor seating, a community art installation, pop-up art workshops or music.**
 - Having a "community corridor" running along Vancouver would go a long way to making some of the neighbours feel safer getting around North Park, walking their dogs, walking with kids, and commuting. Vancouver is going to be a main corridor soon for active transportation, and it is also one of the main ways to get to Central Park.

Location of the entrance

- The proposed entrance/exit is located in the south east corner. With the bike lanes nearly completed on Vancouver Street, is this the best entrance/exit from a fire & paramedic perspective?
- NPNA recommends that Aryze speaks with Sarah Webb about the entrance/exit placement and impact on the bike lanes

Tiny Home Project

I'll start with saying that it is a great innovative idea for housing that is needed. I may not think it is the best location especially now that it was announced that Our Place would be running it. I still think the Pandora property that the city owns is a better place for it. My issue is the community consultation process that is proposed for this project.

The parking lot is supposed to be cleared out of campers by March 11th to turn it into a construction site for the tiny homes. The application states that the neighbours may get to comment possibly on the 18th. How can you think that this is acceptable? Construction has already begun and then the neighbours concerns will be heard. That is where my neighbours and my frustrations come from. All along Green street right beside this project none of my neighbours have been approached by anyone, not the city, developers or even the North Park Neighbourhood Association. To say that because the NPNA accepts this does not meet the immediate neighbours concerns when no one was consulted or asked about any concerns they may have. I have never seen a development process done this way anywhere in the city.



Committee of the Whole Report For the Meeting of March 4, 2021

To: Committee of the Whole **Date:** February 11, 2021
From: Karen Hoesel, Director of Sustainable Planning and Community Development
Subject: Greater Victoria Rent Bank Pilot Program

RECOMMENDATION

1. That Council receive the Greater Victoria Rent Bank Pilot Program report for information.
2. That Council direct staff to:
 - a. Provide a progress report on the Greater Victoria Rent Bank Pilot Program as part of the next Victoria Housing Strategy Annual Review;
 - b. Report back on an as-needed basis if rent bank funding requests arise; and
 - c. Report back near completion of the pilot program in 2022 to report on program effectiveness and to determine if City support is needed for longer-term sustainability of the program.

EXECUTIVE SUMMARY

In response to the COVID-19 pandemic, Council re-prioritized actions on the Victoria Housing Strategy to focus on improving housing security. This report provides an update on one of these re-prioritized actions, to explore the creation of a non-profit administered rent bank on a pilot basis.

The Community Social Planning Council (CSPC) of Greater Victoria and BC Rent Bank are in the process of launching a regional Rent Bank. The Rent Bank will provide short-term financial help for low-to-moderate income households in Greater Victoria at risk of losing their housing due to a temporary financial crisis. In conjunction with this, the CSPC has also launched the Greater Victoria Housing Relief Security Fund, a one-time housing grant program that will be available between February and April 2021, to provide eligible applicants with support for rent, essential utilities and basic needs. Both programs continue to evolve as they are under development.

The Rent Bank pilot program has been developed using initial funding from the federal government's *Reaching Home* Emergency COVID-19 Response Funding, administered by the Capital Regional District. This pilot seeks to prevent and reduce evictions and homelessness across the region, with a focus on supporting low-to-moderate income households who are vulnerable to temporary financial crisis during the COVID-19 pandemic. City of Victoria staff are participating on an Advisory Committee for the Greater Victoria Rent Bank Pilot Program, which enables the City to support the pilot as it develops and to provide guidance as potential long-term sustainability of the program is considered.

PURPOSE

The purpose of this report is to update Council on an expedited Victoria Housing Strategy action to explore the development of a non-profit administered rent bank on a pilot basis, in response to the COVID-19 pandemic.

BACKGROUND

On June 2, 2020, at a Special Committee of the Whole meeting, Council endorsed the following Victoria Housing Strategy priorities in 2020 to improve housing security as part of COVID-19 recovery:

1. Advance and support the rapid supply of affordable and supportive housing with government partners and non-profit housing providers;
2. Bring forward an expanded Rental Property Standards of Maintenance Bylaw for consideration;
3. Develop a Rental Property Licensing Bylaw to prevent renovictions and demovictions;
4. Explore the creation of a non-profit administered rent bank on a pilot basis.

Before the COVID-19 pandemic hit, 44% of renter households in Greater Victoria were housing insecure – spending more than 30% of their income on shelter costs (rent and utilities). One in five were spending more than 50% of their income on shelter costs. The pandemic has put many of these households at greater risk and many have been unable to pay their rent.

Since the beginning of the pandemic, the provincial government has provided supports for renters in the form of a moratorium on evictions for non-payment of rent that lasted from March 18 to September 1, 2020, a temporary rental supplement that lasted from April to August 2020 and a rent increase freeze that has been extended until July 2021. As well, renters in arrears for rent due between March 18 and August 17, 2020 will have until at least July 2021 to pay any rent owed. This support has helped low-to-moderate-income renters who experienced immediate financial crisis because of the pandemic. However, when the temporary rental supplement and moratorium on evictions programs ended in August and September 2020, there was a gap in access to temporary financial crisis support.

With the continued loss of job security, layoffs, decreased hours of work and the end of BC's Rental Eviction Ban, many individuals and families are struggling more than ever to remain in their current housing.

Similar to other rent banks across the province, the CSPC received *Reaching Home* funding from the Capital Regional District (CRD) to provide non-repayable grants to people who may not be eligible for a rent bank loan but are struggling to maintain their housing due to the impacts of the COVID-19 pandemic. Along with grants, this funding will also support the Greater Victoria Housing Security Fund and rent bank operations from February to April 30, 2021. See Attachment A for a letter from CSPC addressed to Mayor and Council.

One of the goals of the Greater Victoria Rent Bank Pilot Program is to align as closely as possible with the removal of the provincial eviction moratorium to prevent potential displacement of tenants. Since receiving Council direction to explore a regional rent bank, staff have participated on an Advisory Committee along with the CSPC, CRD and other interested municipalities, including the Township of Esquimalt and the City of Colwood, to determine the feasibility of creating a new regional rent bank program and remaining informed of its progress.

ISSUES & ANALYSIS

Rent Banks in BC

Rent banks have been in operation in BC throughout the past decade and have been initiated by not-for-profit agencies which have seen the need for this service in their communities (see Attachment B). There are approximately 16 other rent banks in operation in BC, including the Comox Valley, Prince George, Surrey/White Rock/Delta, Vancouver, Kamloops, Richmond, New Westminster and North Vancouver. Currently, there are no operating rent banks in the Greater Victoria area.

Rent banks are an important homelessness prevention tool, targeting low-to-moderate income renters, to reduce or prevent the risk of evictions due to financial crisis, most commonly through the form of repayable loans. These loans can be used to cover rental arrears (past due rent), next month's rent, payment for overdue utilities, security/damage/pet deposits, first month's rent to help people gain access to housing and moving costs to help support people moving to more sustainable and safer housing. Rent banks also offer a unique opportunity to connect with individuals and families who are struggling with financial instability and offer resources and support to work towards financial stability and independence over the long term. Rent bank loans are not intended to duplicate provincial rental supplement programs but are serving a temporary need. Rent bank programs are generally a short-term solution and may not be an option for renters who do not have any income source or capacity to pay rent in the future.

COVID-19 Response

The COVID-19 pandemic has exacerbated the existing housing crisis and increased precarity for renters, particularly those in core housing need. Many residents may be at an increased risk of losing their existing housing, due to impacts such as temporary job loss, underemployment, and the end of BC's Rental Eviction Ban, as well as a reduction in federal and provincial rent subsidy programs. The CSPC housing research indicates a very rough average of 0.78% of households in rental arrears, average arrears of \$2,122 per household and 20% of those in arrears making no payments.

Greater Victoria Housing Relief Fund and Rent Bank Pilot Program

The Greater Victoria Housing Relief Fund and Rent Bank Pilot (Greater Victoria Rent Bank Pilot) launched in early February 2021 and will be administered by the CSPC. See Attachments C and D for answers to frequently asked questions and a summary of the Greater Victoria Rent Bank pilot program. This pilot is a housing stabilization program that will offer low or no-fee repayable loans and non-repayable grants to eligible low-income (as defined by CSPC) residents of Greater Victoria. It will be targeted to those who are experiencing a temporary financial crisis and are at risk of eviction or essential utility disconnection. Specifically, the pilot program offers two services:

- interest-free loans or grants (while funds last) to low-income people in temporary financial crisis; and
- advocacy and referral services.

The Greater Victoria Rent Bank is an innovative pilot program because it is one of the first regional-level Rent Banks in BC. Beyond providing loans or grants for rental arrears, it provides a service navigation system for increasing renter advocacy and referring low-income renters to services that create greater financial literacy and stability.

Pilot Implementation and Operations:

Pilot Phase 1: January-April 2021

- In response to COVID-19, this phase has been focused on laying the groundwork necessary for an expedited implementation of a housing relief fund and rent bank in Greater Victoria.
- One-time, short-term funding to launch the pilot program has been contributed by the Capital Regional District from their allocation of federal *Reaching Home* COVID-19 emergency response funds to prevent homelessness. Just over \$390,000 to support housing security and basic needs grants has been allocated along with additional funding for the CSPC to design, develop, and implement the pilot program and operationalize a regional rent bank.
- An additional \$25,000 has been secured from BC Rent Bank to fund the rent bank loan capital.

Pilot Phase 2: April 2021-April 2022

- This phase is intended to continue the operations, grants, loans and services as established in Phase 1 while building a sustainable service navigator model and establishing partnerships with municipalities in Greater Victoria.
- Long-term sustainable funding has not been secured.
- Operational funding required for Phase 2 of the pilot program is estimated to be approximately \$180,000. Additional loan capital funds are needed (approximately \$75,000).
- The CSPC is exploring opportunities for additional funding from local municipal governments and other public and private sector partners and will be bringing forward specific funding asks for municipal and foundation partners as they arise.

City of Victoria's Role and Representation on the Advisory Committee

City staff have been participating as members on the Rent Bank Advisory Committee since December 2020 and have been attending bi-weekly meetings to stay informed about program development. Going forward, staff will report back to Council to:

1. Support the CSPC as operation lead, on strategic questions around governance and operations.
2. Demonstrate leadership regionally in supporting and promoting the rent bank.
3. Help to secure longer-term funding and build the longer-term sustainability of the rent bank.

OPTIONS & IMPACTS

There are no options for Council to consider at this stage, as the CSPC is able to lead the launch of a Greater Victoria Rent Bank Pilot program using already-secured funds from the federal government (via the CRD) as well as BC Rent Bank. Should any external grant opportunities arise that require City of Victoria assistance, or if financial contributions are requested of Victoria to support extension of the program as part of pilot Phase 2, staff will report to Council with further information and recommendations for consideration. Staff will also report to Council near completion of the pilot program in 2022, when considering longer-term sustainability of the program.

Accessibility Impact Statement

There are no accessibility impacts associated with this report.

2019 – 2022 Strategic Plan

This pilot program initiative achieves progress toward the actions in Strategic Objective Three: Affordable Housing. Rent Banks are a homelessness prevention tool that seek to address temporary financial crises caused by unforeseen circumstances, such as the COVID-19 pandemic. This initiative may prevent homelessness across the region.

Impacts to Financial Plan

The Greater Victoria Housing Relief Fund and Rent Bank Pilot Program will not have an impact to the Financial Plan at this time. However, the CSPC is actively seeking funding opportunities for Phase 2 of the pilot program and these requests will be brought to Council for consideration as they arise. Staff will alert the CSPC to the City's budget process and its timing, so that any future funding requests align with the 2022 budget process if possible.

Official Community Plan Consistency Statement

The Greater Victoria Rent Bank Pilot program advances housing and homelessness, community development, social equity and community well-being objectives within the Official Community Plan (OCP). In particular, the OCP includes the following relevant policies that:

- encourage the coordination of community and regional efforts to enable stable housing with support services for people who are homeless or at-risk-of homelessness (policy 13.37);
- encourage working with partners to improve the economic and social condition of citizens who are unemployed or living in poverty through support for community services (policy 14.12);
- support efforts of senior government, business and community organizations to reduce poverty through enabling stable housing with support services (policy 15.3.2); and
- encourage collaboration among community service providers and community organizations across the city and at the regional level (policy 15.17).

CONCLUSIONS

This report has provided an update to Council on an expedited Victoria Housing Strategy action to explore the development of a non-profit administered rent bank on a pilot basis. The Greater Victoria Rent Bank Pilot is being developed expeditiously as an emergency response to growing housing insecurity and homelessness in the Capital Region, in great extent due to onset of COVID-19. Staff recommend that Council receive this information and direct staff to continue participating on an Advisory Committee for the Greater Victoria Rent Bank Pilot Program and report back to Council as needed, which enables the City to support the pilot as it develops and to provide guidance as potential long-term sustainability of the program is considered.

Respectfully submitted,

Margot Thomaidis
Planning Assistant
Community Planning Division

Karen Hoes, Director
Sustainable Planning and Community
Development Department

Report accepted and recommended by the City Manager.

List of Attachments

- Attachment A: Letter to Mayor and Council: CSPC-led Greater Victoria Rent Bank Pilot
- Attachment B: Vancity BC Rent Bank Information Toolkit 2019
- Attachment C: Frequently Asked Questions - Greater Victoria Housing Security and Rent Bank Pilot
- Attachment D: Summary - Greater Victoria Rent Bank.



COMMUNITY SOCIAL PLANNING COUNCIL
research·insights·solutions

February 17, 2021

Mayor and Council
 City of Victoria
 1 Centennial Square
 Victoria, BC V8W 1P6

Dear Mayor and Council:

RE: Greater Victoria Rent Bank Project

The Rent Bank project is the culmination of work over the past year of our partners across the region. We will be working closely with our partners for recruitment and referrals as well as help in building the long term sustainability of the program. The City of Victoria has been one of those partners, participating from the start as part of the Advisory Committee that has supported the build and launch of the Rent Bank project.

The Community Social Planning Council is the operational lead for the Greater Victoria Housing Security and Rent Bank Program. This includes the ongoing Rent Bank as well as a short term grants program funded through COVID 19 relief funding made available by the Government of Canada's Reaching Home Program. These grants are only available until April 2021.

The Community Council stepped up to implement the rent bank due to concern about housing insecurity in the region. With 1 in 5 of the region's renter households spending more than 50% of their incomes on housing and 44% spending over 30%, there is little cushion for a short term crisis. Further, our work on the Point in Time Homeless Count reveals that many individuals experiencing homelessness in the region are there because of a short term financial or health crisis. The Housing Security Program and Rent Bank Program is designed to help bridge those households through a short term financial crisis, not just with financial assistance but with advocacy and service navigation supports to help them identify and access any income supplement, housing subsidy, alternate housing, employment search, financial literacy or other supports they need to stay securely housed.

Renter households in the region went in the COVID pandemic at critical levels of vulnerability. A survey of a small sample of the region's landlords in October and December 2020 indicated a significant portion of renter households had gone into rent arrears. These arrears averaged \$2122 per household although those numbers will have increased. Although most of the households that went into rent arrears were making at least some

payments on those arrears, at least 20% were unable to make any payments. The grants program was designed to supplement the Rent Bank in order to ensure those households stay in secure housing and do not have to go into further hardship.

The Rent Bank is currently fully funded to April 2021. The province has indicated that there will be matching funding available for April 2021 to April 2022 under their BC Rent Bank Pilot Program. We will be seeking matching funding from our municipal and foundation partners in order to access those provincial funds and will be bringing a specific funding proposal forward in the next month. The Rent Bank does not have funding April 2022 and are hoping to work with our partners at all levels of government and across the region to ensure sustainable funding for the longer term.

We have valued the City of Victoria's engagement as a champion of this project and look forward to working with the City to make this program a long term sustainable part of homelessness prevention in the region.

Thank you

Diana Gibson

Executive Director

Community Social Planning Council

Research - Insights - Solutions

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I would like to acknowledge the Songhees, Esquimalt, Tsartlip/WJOLELP, Tseycum/WSIKEM, Tsawout/STÁUTW, Pauquachin/BOKEĆEN, T'Sou-ke, Scia'new and Pacheedaht Nations upon whose lands I live and work.



BC Rent Bank Toolkit

Vancity
Make Good Money.™



Credits

Lead researcher and author, Donna Barker

Contributing author, Melissa Giles

Editor, Catherine Ludgate

Published by Vancity – Nov. 2019

How to use the Toolkit

This Toolkit has been designed to meet the needs of organizations on the rent bank development and delivery continuum, from the advocates who first question, “would a rent bank be helpful in our community” and “should our organization start a rent bank?” through “how can we set up a rent bank?” and even to established rent banks asking, “how can we be more efficient?” or “how can we be more sustainable?”

Based on that continuum, the content has been designed so you can dip into it where it can be most helpful to you and your community in the moment.

Additionally, a Workbook has been designed to complement each section of the Toolkit. As a planning team is formed, the Workbook can help in recording information gathered, which will help in the design of a rent bank, but also in any proposals you may want to write for funding.

A reader may be struck by the omission of a list of “best practices” in this Toolkit. This is by design, not omission. The authors believe that we adapt and change how we work continuously, and what seemed “best” today may not be best tomorrow. We prefer to use the idea of “promising” practices to identify those ideas which stand out as worthy of consideration and perhaps duplication, but always with a view to local adaptation to your community context.

Who contributed to the Toolkit

The authors of this Toolkit owe great appreciation to the existing rent bank staff and volunteers who all took time from their busy schedules to keep people in housing, to help us produce this Toolkit that shares their promising practices and ideas about what would have helped them back when they were just starting out, and what they would find useful as established rent banks.

- Kamloops Elizabeth Fry Society (Kamloops Rent Bank), and in particular, Janet Bakke
- Mennonite Central Committee (Fraser Valley Rent Assistance Project), and in particular, Jane Njogu
- Network of Inner City Community Services Society (Vancouver Rent Bank), and in particular, Kellie Carroll
- New Westminster Rent Bank (Purpose Society), and in particular Rosemary Sojka
- Ontario Ministry of Municipal Affairs and Housing, Housing Policy Branch, and in particular, Brent Whitty
- Sources Community Resource Centre (Sources Rent Bank of Surrey), and in particular, Sereya VanBusKirk and Nikki DeSousa

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Part 1: Background and commonly asked questions

1. What is a rent bank?

Rent banks are one homelessness prevention tool, targeting low- to moderate-income renters. Rent banks provide financial assistance in the form of repayable loans, to households at risk of eviction for reasons such as non-payment of rent or non-payment of utilities. Rent banks can also provide assistance for individuals moving between housing, who might need to borrow the funds for a damage deposit to make the move.

According to Jada Basi, author of the presentation “**Municipal Housing Tools for Small and Rural Communities**”,¹ which was given at the Union of BC Municipalities conference in September 2017, on the spectrum of homelessness prevention tools, rent banks sit at the very high-end of community impact and are moderate with respect to ease of implementation.

The short answer is that rent banks are a strategy to prevent homelessness. And, as a strategy, a rent bank can be established to achieve its goal in many ways.

Just as a home might be a one-bedroom suite in a high-rise or a 2,000 square-foot single family dwelling, there’s great diversity in the way rent banks are operated and who they serve. But at their core, just as a home provides shelter, regardless of the size or contents, a rent bank is a program or service that provides small, one-time emergency loans to people who are in financial crisis to help them pay their rent and/or utilities bills and avoid eviction.

In addition to what someone needs to qualify for a rent bank loan (which is quite different from what a traditional lender might review), rent banks do not typically provide the loan to the borrower. Instead, they typically pay the loaned amount directly to the landlord or the utility company that is owed arrears or requires a down-payment.

Here are some frequently asked questions about how rent banks are structured. You’ll notice that there is diversity and no “one right way” in any of the answers.

2. What is the history of rent banks in Canada?

The history of rent banks in Canada is important to understand in the context of establishing promising practices and being an advocate for stable housing for individuals and families living on low income.

Ontario

Canada’s first rent bank opened in Toronto in 1998 and then, based on the success and wider need for the services, the provincial government established a province-wide “Rent Bank Program” in 2004 as a means to help low-income residents avoid eviction.

In 2013, the province launched their Community Homelessness Prevention Initiative (CHPI) which

¹ https://www.ubcm.ca/assets/Convention/2017/Presentations/Monday-Sept-25/Basi-Dissecting_Affordability_revised.pdf



combined funding from four, formerly separate housing and homelessness programs (including the Rent Bank Program) into a single flexible program overseen by Municipal Service Managers (one for each of 47 municipalities in Ontario) that allow the on-the-ground service agencies that deliver CHPI-funded services to allocate their municipality's funds in the ways that best meet their community's needs.

All 47 of the municipalities offer services of a rent bank – but not all call their services “rent banks.” For instance, in several of Ontario's 47 regions the Salvation Army operates what it calls The Housing Stability Bank, which is by any definitions, a rent bank. In 2017-18, Ontario invested \$323.7 million in funding for CHPI.

Alberta

Calgary – The Calgary Rent Bank was operated by the charity Momentum starting in 2005 and over its 10 years provided over 1200 loans totaling almost \$750,000 with a repayment rate of 74%. In 2015, they changed their focus to one of supporting people living on low income improve their financial literacy, save money, build job skills and start small businesses. The rent bank ceased operation at this time.

British Columbia (BC)

Rent banks have played a vital role over the past decade in addressing a housing crisis in BC. The establishment of rent banks has occurred through not-for-profit agencies who have seen a need for this service within their

communities and responded. Rent bank forums have occurred several times in the province (most recently February 2019) and these provided an opportunity for service providers to gather together to discuss promising practices, commonly faced challenges, and share resources. What follows is a listing of each rent bank and its origin.

Comox Valley – rent bank launched in 2008 and distributes loans that range between \$100 and \$300. Since the program began there have only been two loans not repaid in full. The loan fund is just under \$5000. A flat-rate fee is charged, but no interest. This program is operated for the members of Eureka Support Society.

Prince George – launched a rent bank in 2009 with \$35,000 in operating capital, provided by partners such as the Vancouver Foundation, Vancity Community Foundation, and the Urban Aboriginal Working Group. The rent bank is operated by Aboriginal Business and Community Development Center.

Surrey/White Rock/Delta – rent bank was launched in 2010 and is 100% supported by donations or fundraising. In recent years, all funds raised through Coldest Night of the Year Walk are dedicated to providing Rent Bank services. In February 2017, the event raised \$85,400. The Sources Rent Bank is operated by Sources Community Resources Society.

Fraser Valley – rent bank launched in August 2010 by the Mennonite Central Committee BC and was funded by local government, donations and grants from the private sector, credit unions, and charitable foundations. Today, MCC BC relies 100% on private donations to support their rent bank. The Fraser Valley Rental Assistance Project (FVRAP) serves the communities of Abbotsford, Mission, Chilliwack, Hope and Agassiz.

Vancouver – rent bank was originally launched as an emergency program in 2008 called iRent. In 2012, Steetohome provided \$340, 000 of financial support to be used as loan capital. The City of Vancouver and the Vancouver Foundation provided the initial 3-year operation funds for the pilot program. Since then, Vancouver rent bank has been supported by the City of Vancouver and for the last 3 years by Hollyburn Properties Limited. The rent bank is operated by the Network of Inner City Community Services Society (NICCSS).

Kamloops – rent bank launched in January 2013 with an initial (start-up) endowment fund of just under \$42,000. In 2016, the Kamloops Rent Bank received \$15,000 from the City of Kamloops to cover administrative costs. It is operated by the Elizabeth Fry Society.

Richmond – the Richmond Seniors Rent Bank launched in April 2016 with a \$5,000 grant from Dream Auction and donations from other donors. These loans are interest-free, can be applied for by home-owners as well as renters, and have the shortest repayment window – six months. It is operated by Chimo Community Services and now serves a broader demographic of the community.

New Westminster – this rent bank had its member of the provincial Legislative Assembly advocating for its creation for two years, and securing contributions of \$35,000 from six credit unions. New Westminster city council is contributing \$35,000 annually to cover administrative costs and the New West Homelessness Coalition Society is contributing \$4,000 a year for three years. The rent bank launched in July 2017 and is operated by the Purpose Society.

North Vancouver – rent bank launched in early 2019 with an initial (start-up) fund of \$15,000. The rent bank is operated by Harvest Project within its existing holistic-support Client Care Program, which also provides client coaching, food and clothing.

3. Who do rent banks serve?

Rent banks are created to serve specific populations with a known need for short-term financial assistance to keep them housed. The majority of individuals who receive a rent bank loan do not qualify for traditional loans from banks, due to a poor credit score, unstable work, and/or not having collateral (meaning, something to guarantee the loan).

At the time that this Toolkit was developed, all the existing rent banks in BC served populations based on geography – residents of specific communities. While each rent bank determines their own policies and procedures there are commonly shared criteria. This includes low income, legal status in Canada, proof of tenancy, two pieces of valid ID, evidence of repayment capacity.

4. What does a rent bank's loan pay for?

Rent banks make this determination based on the findings of their community needs assessment which looks at both the local context (wide community need for a service like a rent bank) and more specific needs of the types of individuals and families most likely to make use of the rent bank's services. Some options that other rent banks have chosen to pay for include:

- Rent arrears (by far the most common)
- First month's (and sometimes last month's) rent to help a person get into housing

- Moving costs associated with an individual moving into more affordable housing (least common)
- Essential utilities back payment, or "arrears" (such as power company and gas supplier)

5. How do people apply for a rent bank loan?

In all cases, there is a pre-application process that screens eligible people based on basic criteria that ranges from where the person lives, to their level of income, and some assessment of their ability to repay the loan. Interested applicants should contact the rent bank operating in their municipality to find out specifics. A directory of rent bank service providers can be found at www.bcrentbank.ca.

In British Columbia, currently people can either be referred to a rent bank by other agencies or they can approach a rent bank directly.

6. How is eligibility assessed?

Typically, an individual submits a pre-assessment form online. This form is reviewed by rent bank staff to ensure the individual meets the basic eligibility requirements. For individuals that do meet the basic requirements, they typically meet in-person with the rent bank staff to discuss why they need the rent bank loan, complete next step paperwork, and provide information such as their last three bank statements and, if applicable, an eviction notice from the landlord.

With all the documents in-hand, some rent bank staff make a decision of providing a loan or not on their own, others make a recommendation to a more senior staff person (such the Executive Director or a program manager), and others take the application to their loan advisory committee for review and recommendations.

7. How many loans a year do rent banks issue?

This answer of course varies from site to site and depends on several factors. The most influential factor would be how much loan capital the rent bank has access to on an annual basis. The other factors to consider would be staff capacity, awareness/promotion of the program, and the clarity on policy and procedures.

Just for planning purposes, here are a few examples of rent banks and how many loans were issues in 2018-2019.

Loans issued:

Vancouver	81
Fraser Valley	29
New Westminster	26
Prince George	22
Surrey	18
Kamloops	21
Sunshine Coast	9

8. Do rent banks charge interest?

Some rent banks provide interest-free loans, some charge a percentage like a standard bank loan, and others charge a monthly flat administration fee. There is no right or wrong way to approach interest and fees, if the rent bank has made its decision based on a sound strategy and sustainable financial model, and if the charges are made clear and transparent to the person borrowing the money. Rent bank providers have recognized that the fee (interest or flat rate) is designed for accountability but should not be yet another barrier to already financially stressed individuals.



9. Do rent banks give loans to people more than once?

Some will, others will not. For those that do, they require either 50% or greater repayment on the first loan or complete repayment of the first loan before a second one is issued. As well, some rent banks have a policy that states the maximum number of loans an individual is allowed in their lifetime, as rent banks were never created to sustain an ongoing crisis.

10. Do rent banks allow people to skip or postpone payments?

It is common practice among rent banks to allow an individual who has taken a loan to postpone or defer their loan payment as long as they contact the rent bank in advance of the loan payment being due and being taken from their bank account.

This is important because the automation of loan payments means if the loan system tries to withdraw the payment from the account when there is not enough money there, the payment will be rejected (known as “bounce”) and will then attract a charge to the individual of anywhere between \$25 and \$50 which is called non-sufficient fund (NSF) charges.

NSF charges are sometimes more than the actual loan repayment amount.

If your rent bank allows individuals to postpone payments, make sure the individuals understand the need to contact you at least three working days before the loan payment is due since it will require you to contact their financial institution to put a hold on the payment.

11. Do rent banks give loans to people who have addictions?

The answer again is, it varies.

One rent bank has a policy to not lend to anyone who shows spending at liquor stores or casinos in the three months of bank statements they must provide when applying for a loan.

Other rent banks do not limit eligibility based on addictions. The Vancouver Rent Bank, for example, has a specific policy statement and procedure for how it will handle clients who disclose substance abuse and compulsive behaviours. This policy states that these borrowers will not be discriminated against and will be held to regular eligibility requirements.

12. How are rent banks funded?

Historically, BC rent banks have relied on four main sources of funding:

1. Municipal governments
2. Private sector, including credit unions
3. Fundraised money
4. In-kind contributions, especially of time and administrative support

As of February 2019, the Province of BC announced \$10 million to support the development of a province-wide rent bank system. See BC Rent bank under section 18 for more details.



13. What is the problem that rent banks address?

More and more low- to moderate-income earning individuals and families live paycheck-to-paycheck with little to no savings. One emergency bout of ill-health, or an unexpected car expense can mean the difference between being able to pay rent or facing eviction. But this is simply a symptom of a larger problem.

The core problem that rent banks address is the growing divide between actual wages and living wages in many communities across the province of British Columbia and Canada. In British Columbia, the Rental Housing Index indicates that province-wide, 21% of British Columbian renters are spending more than 50% of their monthly income on rent and utilities.² This figure is far too high and leads to what is known as housing instability. It is generally believed by housing advocates, housing agencies, and governments that no one should be spending more than 30% of their monthly income on rent and utilities.

But looking at the data, we see that 66% of individuals who live in the lowest income group spend more than 50% of their monthly income on rent and utilities.

Unfortunately, though spending more than 50% of income on rent is not sustainable for most people, rent banks are not intended to address the chronic poverty that lies at the heart of the issue.

Rent banks are intended to support people who are usually able to afford their rent but due to unusual circumstances are put into a position of not having adequate funds for a month. The main goal is to keep housed people from becoming homeless due to an unforeseen life event.

² <http://rentalhousingindex.ca/en/#intro>

14. Who benefits from the rent bank services?

The impact of homelessness is, of course, felt by the individuals and families who experience it. But the breadth of the impacts may not be apparent to people who've never lived with insecure housing. Homelessness makes people more vulnerable to physical violence. It tears families apart since shelters don't always, or even often, accommodate children. Children in daycare sometimes lose access to this safe space because they miss attending when their parents couch-surf or are otherwise between homes. The emotional impact on both adults and children from being homeless includes higher rates of depression, anxiety disorders and even PTSD than housed peers. Being homeless makes it difficult to maintain employment and virtually impossible to get a job. This list is not exhaustive.

Beyond the individuals who receive rent bank loans, many people and organizations benefit from keeping people housed:

- **Landlords** – not having to absorb the cost of the missing rent payment and, if the tenant is evicted, incur the expenses of finding new tenants.
- **Other Renters** – each time an individual leaves a rental property the landlord is allowed to increase the rental rate (so while keeping a tenant will not free up a new rental space, reducing rental turn-over helps keep rental prices lower).
- **Social Service Agencies** – fewer individuals seeking support from over-burdened services such as shelters, which in many communities are already at or over-capacity on a regular basis; if one person becomes even temporarily homeless due to eviction, someone else could end up sleeping in an unsafe situation for lack of a bed at a shelter.

15. What services do rent banks provide other than loans?

In some situations, rent banks provide far more services than simply lending money. Acknowledging this range of services has led some organizations to avoid the limiting sounding nature of calling their program a “rent bank.”

The actual services delivered by rent banks vary from organization-to-organization based on the human and financial resources of each rent bank, but in terms of promising practices, rent banks provide the following services to both successful loan applicants and individuals who do not qualify for a rent bank loan:

1. Refer to other agencies where individuals can access food, clothing, transportation support, and so on.
2. Identify government subsidies, programs, and/or benefits that individuals may be eligible for and help complete paperwork for applicants who are not able to complete the forms themselves.
3. Advocate on behalf of individuals to landlord/tenancy boards, utilities corporations, etc.
4. Mediate conversations between individual tenants and their landlords and other parties.
5. Provide lists of available, low-cost rental units to support individuals that need to move to either escape a dangerous situation or would significantly benefit from having a lower rent and/or help with housing searches.
6. In rare cases, provide non-repayable grants to help clients pay for identification.

In British Columbia, some organizations provide these services without having a rent bank. For instance, the Together Against Poverty Society (TAPS) in Victoria provides advocacy and landlord mediation to keep people housed, but does not offer a rent bank. And Ready to Rent BC provides education and support to

both tenants and landlords with the goal of achieving housing stability, preventing homelessness, and building strong communities.

16. Do all applicants to rent banks receive financial assistance?

The short answer is no.

Many people at a very early stage are referred to other community resources if they do not meet basic eligibility requirements, or if their needs can be met elsewhere (such as through a Crisis Grant from BC Hydro or the Crisis Supplement provided by the Ministry of Social Development and Poverty Reduction). Of all the individuals who complete the application process, approval rates vary widely from one community to another. For instance:

- Surrey (2016), 116 people applied for a loan and 29 were approved (25%)
- Kamloops (2016), 41 applications were made of which 25 renters received a loan (61%)
- New Westminster (2018), 59 individuals completed the pre-assessment, and 27 of the 39 that proceeded with an application were approved (69%)

Promising practices demonstrate that having clearly articulated eligibility criteria helps both referral agencies in sending those most likely to qualify for the rent bank loan, and for individuals in understanding whether the rent bank is a service that can help them during their crisis.



17. Do rent banks provide grants?

The most common practice is that rent banks do not provide grants (which are not repayable). Some rent banks have provided grants in the past but it is tough for rent banks to continue to find sources of grant funding to keep refilling their grant account. Most rent banks have found it is easier to find funding to initially set up a repayable loan account healthy enough to serve clients-in-need.

However, in BC there is some grant money available specifically to help offset the cost of rent. These grants are available to individuals who meet certain criteria:

- The **Rental Assistance Program**³ is for working people with low- to moderate-income.
- **Shelter Aid for Elderly Renters**⁴ (SAFER) is designed for people who are over 60 years of age who are living on low-incomes in BC.
- The **Crisis Supplement**⁵ is for individuals who are on income assistance, disability assistance or hardship assistance.

18. What other housing support options exist?

In part, this depends on the community in which the rent bank is operating. Some communities have shelter beds for people who are experiencing homelessness, and a variety of resources for people who are living on extremely low-income such as free or low-cost furniture, housewares and/or clothing through social enterprise thrift stores, financial budgeting help, etc.

Provincially, in addition to Income Assistance (IA, also known as “welfare”) and Disability Assistance (PWD), there are a variety of services related specifically to supporting individuals and families with ongoing financial support to ensure they remain housed.

The provincial government’s Ministry of Social Development and Poverty Reduction’s **Crisis Supplement** program is available to qualified applicants who receive IA, PWD, and hardship assistance. Examples of help includes situations such as a roommate moving out with no warning and the client being held responsible for the full rent, unseasonably cold weather which results in an unusually high heating bill, a power outage that results in the food in a fridge to spoil and need to be replaced, a sudden illness that results in a need to purchase over-the-counter medications instead of paying a hydro bill.

BC Hydro also has support on this continuum, having established a **Customer Crisis Fund**,⁶ for residential customers experiencing a temporary financial crisis, such as a loss of employment or benefit income, unanticipated medical expenses, or a death in the family that leave the customer behind on their BC Hydro bill. Customers complete an application that determines if they are eligible for a grant payment to avoid disconnection of their service.

19. What are rent banks NOT intended to create?

The primary goal of all rent banks is to prevent eviction or the loss of essential utilities for individuals who experience a financial crisis that leaves them short of rent money, or enough money to pay their heat and electricity bills.

Rent banks are not intended to create a dependence on the service or to become a critical part of people’s day-to-day well-being.

One way to think about the financial service provided by rent banks is like a loan, similar to what a financial institution would provide, but that has been designed for people who would not be eligible to receive a traditional loan.



3 <https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/rental-assistance-program>

4 <https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/shelter-aid-for-elderly-renters>

5 <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement>

6 <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html>

20. What is BC Rent Bank?

In December 2018, the Provincial Rental Housing Task Force, led by the premier's advisor on residential tenancy, MLA Spencer Chandra Herbert, along with MLAs Adam Olsen and Ronna-Rae Leonard, released 23 recommendations to the premier, including recommendation #4, provincial funding for rent banks.

“While small rent banks operate in some B.C. communities, the Task Force is recommending a B.C.-wide system be implemented to further support tenants through short-term financial crisis. A provincewide system would reduce unnecessary evictions and homelessness, while ensuring rental housing providers receive the rental income they are entitled to under their tenancy agreement.”⁷

As part of the 2019 budget, the Province of British Columbia made a one-time grant of \$10 million to Vancity Community Foundation (VCF), a not-for-profit foundation associated with Vancity credit union, to establish a sustainable, province-wide rent bank system. Current rent bank providers are working in consultation with VCF to help develop this system and are the first recipients of funding in helping to sustain and expand their services. As the project develops, new rent bank sites will be established in underserved areas of the province. This pilot project is funded until March 31, 2022.

A Project Lead has been hired and can be contacted at info@bcrentbank.ca or 604-877-8453.

Updated information on the project is found at www.bcrentbank.ca.



⁷ https://engage.gov.bc.ca/app/uploads/sites/381/2018/12/RHTF-Recommendations-and-WWH-Report_Dec2018_FINAL.pdf

Part 2: Research your community

Each of the steps detailed in this section is considered to be a promising practice and is offered up to planning committees/communities as areas to be considered in the development and planning of a new rent bank.

Note that like most large programs, the steps to plan and launch a rent bank cannot be done in a strictly sequential order, from A to Z. Rather, there will be overlap and circling around and perhaps even a “do what you can, when you can” approach. But each of these steps, regardless of the order you tackle them in, is an important piece of planning a rent bank.

A reminder that a Workbook has been provided to accompany this Toolkit and can be a place where the planning committee/community records information. This information will help in both the design of funding proposals, as well as, in the design of a rent bank program that best fits the community needs.

1. Convene a cross-sector planning group

Rent banks are a little different than most programs since they really are a hybrid program that blends the heart of a social program with the head of a financial institution. Providing a service that respects the individual's challenges and potential vulnerability in a non-judgmental and respectful way is something at which many not-for-profit staff excel. But fewer have the experience that comes from evaluating an individual's personal financial situation, providing

financial literacy guidance, creating legally-binding loan agreements and managing the repayment process.

That's not to say that one organization can't assume the role of a rent bank program, but when speaking of promising practices, it's critical to know where your organization has strengths and where it will need to build new competencies. Truly, the only way to know what you don't know is to work with a diversity of people who bring different skills and experience to the table.

And the best time to involve those people is in the planning stage since it is likely that the work of operating a rent bank program will touch virtually every department in your organization. Having someone with the experience to let you know that your bookkeeper, for example, should expect to add a few hours each week to their workload to manage loan payables, is important to know before a commitment is made to launch.

There are several ways to gather the information that is needed to fully understand the impact that starting a rent bank could have on your organization and whether this would be a good programming fit.

As examples:

- Establish a steering committee to develop the purpose and workplan for undertaking a feasibility study.
- Review literature on rent banks, starting with links in this document and extending out to more current information.
- Interview managers of existing rent banks to gain

a deeper understanding of how rent banks work. Lots of that work has been done in this document, however, it cannot fully replace one-to-one conversations with individuals operating rent banks that serve similar demographics to the service your organization is considering. You may consider offering an honorarium to the organization for the use of their staff time.

- Interview key informants who have expertise with local, affordable housing issues, including other not-for-profits, municipal, provincial and even federal government employees.
- Host focus groups with individuals who fit the profile of potential rent bank users and focus groups with service providers who work with the target demographic, to gain a deeper understanding of the impact a rent bank may have at the grassroots level.

So, who should you include in your planning group?

- you or someone from your staff that works on the front line, directly with individuals in your community
- someone from the local credit union who is familiar with microloans/character-based lending
- an individual who is representative of the rent bank's target demographic



- a representative from your local municipal government, preferably who works in a housing-related department or position
- staff or board members from other not-for-profits that work on poverty and housing issues
- your organization's accountant or bookkeeper
- a well-respected landlord

2. Identify specific resources and gaps in the local context

Undertaking a needs assessment will help you identify populations that are challenged to afford housing in the local market, housing gaps, and other related issues.

Most municipalities will have done some amount of housing needs assessment. This would be a good place to start your search for the information you'll need to develop a rent bank program to meet the specific needs of your municipality. Even if you are not considering creating a rent bank that specifically, or only, serves people of specific postal codes, this is valuable information to understand the depth and breadth of the challenge you'll be addressing through a rent bank.

From your organization's point of view, the key objectives of your needs assessment will be two-fold:

- to develop a program that best meets the needs of your community
- to provide concrete data to support funding proposals

Your needs assessments should identify the priority groups of individuals to serve, gaps in their ability to maintain stable housing, and also evaluate the different tools that would or could be appropriate to help address the challenges. This includes a rent bank option, of course, but as a promising practice, your needs assessment will look beyond the rent bank solution to see if other options are required in addition to the simple service delivery of providing a loan or, perhaps, rather than a loan.

For instance, financial literacy training is one tool that existing rent banks have identified as a critical add-on to a rent bank's activities if long-term change is sought to support an individual's housing stability.

Having municipal support has proven to increase the stability of rent banks. A needs assessment could point to the type and level of support that would be most valuable to a specific rent bank.

We have provided a list of questions that may guide you in your needs assessment. Space has been provided in the Workbook as well for you to record your answers.

Questions for needs assessment

1. What goal/purpose should a rent bank serve in your community (eviction prevention for renters, mortgage support for home owners, helping people who are homeless find housing)?
2. What are the indicators that there is a need for a rent bank in your community?
3. Are there existing services like a rent bank serving this population?
4. What are the needs of the target population?
5. Who should be able to access the loans from this rent bank?
6. How should individuals access the rent bank services (by referral from another organization, self-referral, online, by phone, in-person, combination)?
7. What steps should be involved in the loan assessment process?
8. What kind of fund should be created (one-time grants, loans for rent-arrears, loans for deposit on new housing, loans for overdue utilities, loans to help with moving expenses)?

10. What kind of activities could/should the rent bank provide (referrals to other organizations, individual advocacy, systemic advocacy, financial literacy support, other support such as helping acquire ID or a bank account)?
11. How should the repayment part of the service be handled?
12. Defaults on loans range from 35% to 50%. What can be done to ensure the highest possible repayment rate while still meeting community needs?
13. Like all program funding, funding rent bank activities is challenging. What ideas are there for ensuring the stability of both the staffing and the loan pool?
14. Who would be valuable partners for a rent bank in this community?

3. Do a housing analysis in your community

Where to find quantitative data on the state of rental housing

The Canadian Rental Housing Index

Data collected by the 2016 Statistics Canada Long-Form Census has been compiled into highly detailed reports on the state of renting in virtually every community in Canada on a website called the **Canadian Rental Housing Index**¹ developed by the BC Non-Profit Housing Association (BCNPHA).²

Here, you can find the following data about your community:

The Rental Index³ uses supply and affordability data from the 2016 census to measure the health of rental housing across Canada. Each community has two overall scores – one that illustrates how it compares to other

communities in the same province, and another that illustrates how it compares to all communities in Canada.

Renter Households⁴ measures the number of renter households in cities and regions across Canada. The data is displayed by income quarter (incomes are unique to each city/region, and are divided into quartiles – ranked from lowest to highest income, then grouped into four categories with about 25% of the population in each) and unit size (table results show the number of households of a given income quartile in each unit type, such as a studio or one-bedroom).

Cost⁵ measures the amount renter households paid each month on average in rent plus utilities (such as heat, hot water and electricity).

Affordability⁶ measures the proportion of income that renter households spent on rent and utilities. Housing is typically considered affordable if a household spends less than 30% of its before-tax income on rent plus utilities.

Overspending⁷ measures renter households who spent more than 50% of their before-tax income on rent plus utilities.

Income Gap⁸ measures the additional income a household would need per year to make their current rent affordable (i.e. no more than 30% of before-tax income).

Overcrowding⁹ measures renter households who lived in units that were not suitable for their household size and composition, based on Canada Mortgage and Housing Corporation's National Occupancy Standard.

Bedroom Shortfall¹⁰ measures the minimum number of additional bedrooms a community needed to house all renters suitably, based on Canada Mortgage and Housing Corporation's National Occupancy Standard.



The Comparison Tool¹¹ allows you to graph rents, incomes, overspending and overcrowding for multiple jurisdictions at the same time.

The Community Data Program

The Community Data Program¹² (CDP) is a membership-based community development initiative open to any Canadian public, not-for-profit or community sector organization with a local service delivery or public policy mandate. Created by the Canadian Council on Social Development (CCSD¹³) in the mid-1990s to track poverty at the local level, the CDP now offers data products, analytical tools, and services that are unique in Canada and exclusive to CDP members. The CDP provides both primary data sources and analysis from a variety of sources including Statistics Canada, Canada Mortgage and Housing Corporation.

1 <http://www.rentalhousingindex.ca/en/#intro>

2 <https://bcnpha.ca/>

3 http://www.rentalhousingindex.ca/en/#rhi_csd

4 http://www.rentalhousingindex.ca/en/#renter_csd

5 http://www.rentalhousingindex.ca/en/#cost_csd

6 http://www.rentalhousingindex.ca/en/#affordability_csd

7 http://www.rentalhousingindex.ca/en/#overspending_csd

8 http://www.rentalhousingindex.ca/en/#income_csd

9 http://www.rentalhousingindex.ca/en/#overcrowding_csd

10 http://www.rentalhousingindex.ca/en/#bedroom_csd

11 http://www.rentalhousingindex.ca/en/#comp1_csd

12 <https://communitydata.ca/>

13 <https://www.ccsd.ca/>

2011 National Household Survey, Statistics Canada

The **2011 National Household Survey**¹⁴ (NHS) was a voluntary survey in which approximately 4.5 million households received a questionnaire. The survey provides social and economic information, covering such identifiers as: immigration, citizenship, place of birth, ethnic origin, visible minorities, religion, Indigenous peoples, labour, education, place of work, commuting to work, mobility and migration, language of work, income, earnings, housing and shelter costs.

Data are provided for selected standard geographic areas including: Canada, provinces and territories, census divisions, census subdivisions, census metropolitan areas and census agglomerations, and federal electoral districts. Although now dated, this survey remains a rich source of data.

2016 Census, Statistics Canada

The 2016 Census evaluated **Core Housing Need Indicator**¹⁵ for all provinces. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community

T1 Tax Filer Data, Revenue Canada

The **T1 Family File 2016**¹⁶ (TIFF) data, available for low levels of geography (i.e. **by city or region, or by subgroups, such as seniors or youth-at-risk**), can contribute significantly to a comprehensive understanding of regional socioeconomic characteristics. The TIFF data sources includes tables on families, individuals and seniors. These tables are compiled from information obtained through annual personal income tax returns and is updated annually.

For simplicity, this documentation has been divided into four sections:

- The first section deals with the source of the data, its age and accuracy and how the data are presented to maintain confidentiality.
- The second section on data tables includes notes of explanation and describes the format of the data tables.
- The glossary, in the third section, provides the data user with definitions of the terms used in this documentation.
- The fourth section contains an explanation of the geographic levels available.

Rental Market Survey, Canada Housing and Mortgage Corporation

The **Rental Market Survey**¹⁷ tables offer a detailed statistical overview of Canada's urban and rural rental markets, including specifics about seniors housing and condominiums and other secondary rentals. Data is available on availability and vacancy rates, average rents and more, for different types of rental homes across Canada for a variety of dates between 2001 and 2018, depending on the data table.

Some of the tables – which are all downloadable Excel spreadsheets – include:

Rental vacancy rates¹⁸ in Canada, the provinces and all major metropolitan areas (including Kelowna, Abbotsford/Mission, Vancouver and Victoria) from 1992 to the present. This summary compares local and provincial rental markets against national averages.

Seniors rental housing¹⁹ data includes the number, vacancy rates and average rents for seniors' rental housing in Canada, the provinces and major metropolitan areas. Statistics available from 2010 to the present.

Urban rental market²⁰ data presents quartile rents for rental townhomes and apartments in urban centres with at least 10,000 people, organized by community and number of bedrooms. The list of BC communities with data numbers in the dozens.

2017 Affordable Housing Survey, Habitat for Humanity

The **Affordable Housing Survey**²¹ provides an overview of the attitudes about housing and affordability from 500 Canadians, including statistics about where Canadians have to reduce costs in order to afford rent. One finding is that 73% of Canadians have had trouble paying housing costs at some point in their lives.

4. Gather quantitative data from your own community

Undertaking the research to identify specific issues in your own community (either geographic or the demographic your organization serves) can provide you with valuable information about who is most in-need of rent bank loans and the services that will help those individuals and families become more financially secure.

Survey software is available for free online. If your demographic isn't inclined to complete online surveys, it's still easy to create such a research tool, collect the

14 <https://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>

15 <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

16 <https://www150.statcan.gc.ca/n1/pub/72-212-x/72-212-x2018001-eng.htm>

17 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/rental-market>

18 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/rental-vacancy-rates-canada-provinces-metropolitan-areas>

19 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/seniors-rental-housing-canada-provinces-metropolitan-areas>

20 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/urban-rental-market-survey-data-rent-quartiles>

21 <https://habitat.ca/?p=1366>

information through one-on-one conversations, and then enter the data yourself.

Included in the Workbook are some questions that may help you get started developing your own community-specific survey.

Identify other organizations that are addressing issues that are connected to renters living in low incomes and homelessness prevention.

Having this clarity will help you in two ways:

- It will help you identify partners to sit on your planning committee and/or loan assessment committee (if you choose to have such a body).
- It will provide you with the information you need to best serve clients of your rent bank since one of the key roles played by rent banks, beyond providing loans to pay rental arrears, is connecting clients to other resources in the community that can help them stabilize their situation.

5. Connect with landlords and utilities authorities

In a city it would be an impossible task to develop meaningful relationships with all landlords. But making the effort to connect with landlords that manage several low-income housing units or buildings can be extremely helpful. Experience of existing rent banks indicates that there is an amount of tenant-landlord mediation required in the job, working to help tenants who have received eviction notices to remain in their housing, for instance.

By developing positive working relationships with landlords, those landlords can refer their tenants to the rent bank before they've reached the place of facing eviction. Experience from Ontario rent banks has shown that there are great benefits to having a well-respected

landlord representative on your planning committee, as they share information with peers who then contact the rent bank before a tenant's financial situation becomes so tenuous that a rent bank loan may be too little, too late.

6. Develop relationships with local financial institutions

There are many good reasons to develop a good working relationship with your local credit union or other financial institution, and there may be several ways they can assist with the success of your rent bank.

1. Understanding of housing issues

The credit union likely has a very good understanding of housing issues and pressures in your community, as they will be supporting both individuals struggling with home ownership, property management companies, and local not-for-profits and co-ops offering housing and services for folks experiencing homelessness. Their work with all these actors should be informing their understanding of what is happening in your community.

2. Understanding of working with individuals needing services

They also will have worked with lots of individuals who need access to small loans (often called microloans) for a broad range of needs, from filling gaps between paycheques to emergency loans for household challenges or health issues. Someone from the local credit union can provide that head muscle described elsewhere in this guide about how to make appropriate loans to folks in vulnerable situations, and like you, the lens through which the credit union will be looking will be “first, do no harm.” They will be skillful in working with individuals in tough situations and doing so in a compassionate and reasoned way.

3. Serve on loan review committee

It is a promising practice for rent banks to establish a loan review committee (details provided in further detail later on in the Toolkit) that help review applications and make decisions on loans. Staff from a credit union can help teach others on the loan review committee how to determine the “borrowing capacity” of individuals who approach the rent bank, so any lending decisions you make are not encumbering individuals beyond their capacity to pay.

4. Advocate for financial support

Someone from the credit union can be your champion to advocate for a possible start-up grant to help you capitalize your rent bank, and can also advocate to other business leaders in your community for support. In the case of one rent bank in the Lower Mainland, one credit union issued a challenge to all the other credit unions in that community to commit start-up funding to capitalize a new rent bank.

5. Help tell the story

Finally, the credit union can help tell the story about the need for the rent bank in your community and because it is probably working on housing policy or issues at a system level. It can be reinforcing the need for systemic changes to bring more affordable housing into your community and better social programs to help individuals and families in need. Rent banks are an important stop-gap measure, we all agree, but what would be much better would be better public policy on fair wages, rent control, and consumer protection. Having your local credit union involved in your rent bank will help them do a better job of articulating these needs, reinforced by seeing the lived experience of people dealing with housing insecurity.



Part 3: Develop your model

Here is that friendly reminder to consult your Workbook for space to record answers.

1. Develop a program model based on promising practices

One might be tempted to develop a program model based on the existing skills, abilities and interests of staff in the organization that is considering launching a rent bank. We highly recommend not taking this approach since operating a rent bank requires certain non-negotiable skills and areas of competence. Certainly, skills and competence can be developed, which is why it would be better to develop a model based on known and promising practices and then train or hire the people to deliver to the highest possible standard.

In 2017, the City of New Westminster issued a request for Proposals for a “Rent Bank Operator.” This RFP is attached in the Appendices since it provides some valuable information about promising practices as determined by the research undertaken by the staff of the City of New Westminster.

2. Develop a program model based on local community context

In addition to promising practices, it's important to consider your local community context. In this case “community” may refer to your geographic area or the community of people you intend to serve with a rent bank (for instance, seniors) or both.

Areas where this becomes more important than a promising practice can be found in many steps, including how paperwork is completed. It is certainly a good practice to have all paperwork completed by applicants online. However, some groups of people may not have literacy levels that match the needs of the forms or may not have access to a computer in private place. In that situation, your organization's practice might be an adaptation, with the information entered into an online form by the rent bank front-line worker during a meeting with the applicant.

An alternate scenario for this same situation, with an individual who is unable to complete their pre-assessment application form, could be to partner with another agency in the community that already serves individuals who will be most in need of rent bank loans and train one person in that organization in how to gather the data to support individuals at this early stage of the application process.

The point is that promising practices are not always 100% transferable, but, with some creative thinking and planning – which is the important part – you can achieve the results of a great practice via a different “promising practice for our community” route.

3. Choose host agency/agencies

It's likely that if you are reading this document, you're a member of an agency that is considering launching a rent bank and it could be that your organization is the best to host the service. Or, once you've undertaken

the steps in planning, you may find that the work involved in maintaining a healthy rent bank will require more administrative support than is available to your organization. In a situation like that, it may make sense to share duties of operating the rent bank.

For instance, have one agency handle the intake process (which is very high touch and requires the sensitivity of a social worker) while having another agency (which is great at project management look after the financial aspect of the operations – tracking loans, contracts, repayments, funding, reporting) may lead to great sharing.

4. Why not-for-profits are preferred over local financial institutions as rent bank lenders

There is an assumption made in this document that in setting up your rent bank, you'll also be deciding to raise your own loan capital (money to lend) and not to partner with a local lender such as your credit union or the community branch of your local bank. Certainly, it might seem easier (and smarter) to use their loan capital, so you can focus on raising money for operating costs. And, as discussed elsewhere, you'll definitely want to partner with them to help with the loan review committee that makes lending decisions. But, for rent banks, and other types of lending to individuals who are in vulnerable or precarious situations, common wisdom is that it is better **not** to partner with a financial institution to use their loan capital.

Why not? Well, financial institutions are regulated and are required to expect a certain standard of performance of their loans. That is, they have expectations about repayment that have little tolerance for loan defaults. Even if they want to take a more generous approach, it will take navigation of internal policies and procedures with their Risk and Treasury

departments to ring-fence an amount of capital that they could take a different kind of risk with, such as with a rent bank. Also, financial institutions report their loans (and payback of same) to credit reporting agencies such as Equifax and TransUnion. In most cases, this is very useful, as the steady repayment of a loan from a regulated financial institution can improve an individual's credit rating (sometimes called a report or a bureau).

But, for individuals borrowing from a rent bank, there is the possibility they may miss a payment or not be able to make the loan altogether. We see otherwise in the Toolkit that the default rate is anywhere from 35% to 50%. That's the nature of the loans rent bank makes and there is no judgment inferred here. It is also important to note that the vast majority of rent bank borrowers pay back most of their loans. One missed payment makes a loan look defaulted on but the truth is, most loans are repaid in the 85% to 95% range. However, it's not fair to individuals in these situations to possibly make their own lives worse by having a slip in payments earn them a black mark on their credit rating. As we've said elsewhere, "first, do no harm." Rent banks and their users are better off managing loans "off-book" from a financial institution and not reporting slips or defaults to a credit agency.



5. Develop decision-making protocols

The details in the following sections have been drawn from practices of existing rent banks. They are not meant to be prescriptive since your rent bank may have different needs, but they should provide a focus for conversations about how the decision-making protocols for your rent bank could work.

Overall process

We recommend that a flow chart or diagram is designed that shows the overall process someone will undergo when engaging with a rent bank. We suggest starting from the first point of inquiry and mapping out the journey a person will take through each stage of the application process, to the point of receiving a loan and what happens after that. Look under the Resource section online for an example of how Sunshine Coast rent bank (Keeping People Housed) has done this.

Loan eligibility criteria

All rent banks base eligibility on a foundation of objective criteria and some include subjective criteria, such as the rent bank staff's judgment and/or knowledge of an applicant. One of the most subjective judgments relates to the applicant's apparent willingness to repay the loan. The most commonly used objective criteria include:

- Proof of residency
- Over the age of 19
- Low income level
- Not in the process of bankruptcy
- Are not eligible for other forms of government assistance (e.g. RAP, SAFER, Crisis Supplement)
- Ability to repay – based on reviewing three months of bank statements

Process from first contact with an individual

Step 1: Pre-assessment

Applying for a rent bank loan is a multi-step process and the first contact with a potential individual borrower may be through an online pre-assessment form, in-person, or over the phone. It's important to keep in mind that a person applying for a rent bank loan is likely in a highly vulnerable and potentially charged emotional state since they may very well be facing eviction.

Based on data from existing rents banks in British Columbia, the number of people who actually “pass” the pre-qualification test is quite low – typically less than one-in-five people.

If the goal of your rent bank is in some way related to helping people maintain housing, it's important to provide alternatives or next step information to the individuals who are not eligible to move on to Step 2 in the application process.

For instance, referrals to other services in the community that could help them in some way – the food bank, for instance. Also, directing them to provincial programs that they may be eligible for but not know about such as RAP, SAFER (for seniors), the Crisis Supplement, and the BC Hydro Customer Crisis Fund (which, if they are a customer of BC Hydro, they may be able to access and defer that payment to allow them cover their rent).



In the Workbook, Part 3, there is space provided for your planning committee to record eligibility criteria and a chosen method of pre-assessment your rent bank will use.

For guidance on how you might set-up an online pre-assessment form, the **Vancouver Rent Bank's online pre-assessment form**¹ is a good example. Also, New Westminster's pre-assessment as administered through The Lower Mainland Purpose Society can be found **here**.

Step 2: Application & in-person interview

If the individual meets the basic criteria of the rent bank, based on the information they provide at the pre-assessment stage, a promising practice is to arrange an in-person interview with the individual to determine if they meet all the criteria to take on a loan.

At this stage, you are seeking more detailed and personal information from the individual which should include questions related to their spending habits, budgeting practices, and income sources.

These interviews should take place as soon as the individual can pull together the required documents. This is typically an in-depth conversation and paperwork review that can take 90-minutes.

One of the reasons this is done in-person is to allow for some subjective analysis of the individual's situation and character.

Although the primary purpose of this interview is to determine eligibility for a rent bank loan, it is likely that up to half of the people who make it to this step will not be invited to apply for a loan, so it is critical that you set aside enough time to provide helpful information to the individual about next steps available to them if they are determined to be not eligible at this time a loan.

Step 3: Review required paperwork

The following list of documents are considered promising practice documents to review. Your organization may require different documents based on the specific eligibility criteria of your rent bank.

Note that for income-related statements, if the income is direct deposited and can be identified on the bank statements, it is not typically necessary to also provide the proof of income below.

Mandatory documents



Check out the Workbook, Part 3, for more examples of what qualifies for the following list of mandatory documents.

- Two pieces of Canadian identification
- Most recent three months of all bank and credit card statements
- Most recent household utility bills
- Proof of tenancy
- Proof of income

Step 4: Make the loan decision

As a good practice, the person interviewing the client will not make an immediate decision about whether they will get a loan or not; they will submit a summary and recommendation to either a Loan Review Committee or someone senior in the organization who will review the application and give the final approval.

Having a loan review process is a promising practice as it ensures transparency and accountability on the part of the organization in how loans are administered. It prevents suspicion that there is bias on behalf of the staff member. Additionally, this practice provides a level of safety for staff members, who could possibly face upset and even hostile applicants, that their role is to advocate and it is the role of the committee to decide on the approval of the loan

¹ <http://www.niccss.ca/pre-assessment-form>

Financial literacy support

It should be noted that not all applicants of rent banks need financial literacy support. Some individuals are excellent money managers, but finances are so tight, that an unexpected expense can suddenly put their housing stability at risk. As well, not all rent banks offer financial literacy support due to limited staff skills, staff time and/or community resources. However, providing financial literacy support, regardless of how far an applicant makes it through the assessment and application process, is certainly a promising practice and can help address some of the issues that low-income renters do have within their control.

Financial literacy support is intended to empower individuals, not shame or blame them for having spending and/or saving habits that may be judged poor by others. The fact is that people living on low income often have significant financial knowledge and skills since they have had no choice but to develop strict spending habits. People who find themselves at a rent bank are typically in the crisis situation due to an unforeseen expense or loss of income. It is critical that this be the starting assumption when providing financial literacy advice to loan applicants and recipients.

On a practical level, the delivery model for financial literacy support can be undertaken one-on-one or delivered to groups in the community.



The range of topics that could be covered is also quite broad. Family Services of Greater Vancouver provides multi-week and full-day financial literacy workshops for vulnerable and low-income populations that cover a range of topics including budget-setting, identifying needs versus wants, how to avoid fraud, why to avoid payday lenders, and so on.

Vancity credit union and one hundred other credit unions across Canada offer a variety of short (60 – 90 minute) financial literacy workshops in a series called Each One, Teach One, through community partners. They may be quite interested in becoming a training partner to your rent bank.

It is entirely up to your rent bank as to whether you make participation in some form of financial literacy training a requirement of receiving a loan. Some do, others do not even offer the service.

Process when a loan is approved

Once a loan is approved, the individual must attend another in-person meeting to sign legal and bank documents. The three documents that will be required are:

- Loan contract (typically drafted or at least reviewed by a lawyer, at the outset, as a template)
- Promissory note (ditto)
- Direct withdrawal form (ditto)

These documents need to be filed in such a way that the client's confidential information is protected.

Repayment timeframes vary but typically are a minimum of six months and a maximum of twenty-four months. Rent bank providers have a person-centered approach and work with the individual to find a workable solution that fits their current situation.

Process for calculating loan repayment

Each rent bank will have their own policies on what interest, if any, to charge or if they will charge a flat monthly rate for the loan (in one case it is a flat \$1/month).

It is important that the whole cost of borrowing from the rent bank be made transparent and understandable to the individual borrowing the funds. There are several online loan calculators available that can be used by both the individual and the rent bank staff to calculate the loan payments and costs. Vancity has a simple one on their website [here](https://www.vancity.com/Loans/LoanCalculators/).²

Working with the borrower, you simply enter the total amount of the loan, the payment frequency (how often loan payments will be made, typically monthly), how long the individual has to pay the loan back (known as loan term), and the interest rate or service charge that the rent bank is going to charge. The calculator will calculate a monthly payment amount, and show the cost of borrowing (meaning, how much interest will be paid). The individual borrowing and the rent bank staffer can adjust the monthly payment amount up or down, depending on the borrower's situation, by varying the length of the loan payment

Process for following up on housing stability

It is possible that people may measure the success of a rent bank by looking at the repayment rate of loans. However, it is important to remember that the primary goal of rent banks is the prevention of homelessness and a focus on keeping people housed. As such, it is important for a rent bank to look at a process for following up with rent bank clients to assess their housing stability.

² <https://www.vancity.com/Loans/LoanCalculators/>



Though there are varied practices currently with rent banks in BC, with some conducting follow up at three months, six months and twelve months, and others not having the staff capacity to do this step. To truly measure the impact of housing stability, it is suggested that rent banks commit to a six month and twelve month follow up with loan recipients to measure whether or not the loan has in fact helped the applicant maintain their housing stability.

Process when a loan request is denied

Providing concrete direction of alternative ways to help an individual who is struggling to remain housed is a key objective of a rent bank. As such, knowing where to direct individuals who are denied loans is a critical role of the rent bank's operations.

This is why it's so important to have a good understanding of all the local, community resources that are available to individuals living on low income. Additionally, there are provincial and federal tools and resources of which rent bank staff need to be aware.

The government of Canada has made this relatively easy for rent bank staff with their **Federal Benefits Finder**³, which also identifies provincial sources of support.

This online **Benefits Finder** tool can be completed with the loan applicant during your intake meeting

if it appears that they may be eligible for benefits that they're not currently receiving. The tool has eleven simple questions that will provide a customized list of provincial and federal benefits, tax credits, and assistance programs that the person may be eligible for.

Process when a loan is not being paid

The repayment rate for rent banks varies. The range may be, at least in part, related to how each rent bank approaches loans that are in default, and also what the operating premise behind how much default and risk the rent bank will take.

There are many good reasons to pursue and encourage payment of loans, beyond helping maintain stability in the actual rent bank, which is certainly important.

From a client's point of view, repaying the loan is actually an act of empowerment which can build more confidence, self-worth and self-reliance. On the flip side of that, clients who have set-up automatic withdrawals from their bank account, and default, will typically face having to pay non-sufficient fund (NSF) fees that in many cases will be higher than their monthly loan repayment amount. This situation can drive an individual into a financial situation where they then decide to turn to payday or other predatory loans.

To help support the financial stability of the rent bank and of borrowers, it is absolutely a promising practice to have a detailed process in place for how to handle situations where a borrower is unable to make loan payments. This requires three core commitments by the rent bank.

1. A policy that allows for individuals to put their loan payments on hold without penalty.
2. A policy that defines whether loan payments can be renegotiated.
3. Clarity and non-judgment from rent bank staff for the individual at the time that the loan is being made: that if they run into a month where it appears they cannot make their loan payment, that they can contact the rent bank at least three working days before their payment is to be made, to have their account withdrawals put on hold.

This is another procedure that warrants being included in the policies and procedures manual to ensure consistent application of the rule (see Part 4).

If/when a person can re-apply for a loan

Although rent banks are not intended to provide loans to people who are chronically short of rent, some do allow individuals to receive more than one loan. This does not necessarily contradict the "non-chronic" criteria as people who are living paycheck to paycheck are so close to the edge that missing a week of work due to illness or having to provide care to a family member, is a situation that is likely to happen more than once in a lifetime.

If allowing multiple loans is a policy that your rent bank will adopt, it's important to have clarity about eligibility.

³ <http://www.canadabenefits.gc.ca/f/1.2cw.3zardq.5esti.4ns@.jsp>

For instance, some rent banks state that an individual may only apply once every two years, others state that an individual can re-apply as soon as their outstanding loan has been repaid.

The Vancouver Rent Bank has a specific policy related to re-application. They do allow reapplication for individuals with a current loan in place and not yet paid off. That policy reads:

Reapplication procedure for current loan holders

- The individual must complete the entire application process again
- The Loan Approval Committee and Case Manager must consider the following additional eligibility criteria before approving, or allowing the individual to re-apply:
 1. No more than three missed, non-consecutive payments within a twelve-month period
 2. Crisis must be different.
 3. Must have reached half of repayment term and/or repaid 50% of loan fees and principal
 4. Cap of three loans per lifetime per individual or family.
 5. Must meet regular eligibility criteria.

Reapplication procedure for successfully paid loans, previously approved but not taken loans, and previously denied loans

Successfully paid loans:

- Follow regular application process.

Previously approved but not taken:

- Follow regular application process.

Previously denied:

- Re-application vs. Appeal:
 - a) Appeal: individual does not accept denied status and follows appeal process within two weeks.
 - b) Re-application: after two weeks have elapsed, individual must undergo entire process again as per regular eligibility criteria.
- The reason for the previous denial will be taken into consideration
- If the individual was able to resolve the previous situation, the method will be taken into consideration

Note: reapplication procedures are an important item to include in a Policies and Procedures manual, to ensure all people are treated equally, and following the same rules and guidelines.

Use of a volunteer loan review committee

As a promising practice, a rent bank should have a loan review committee which will review applications on either a regular or as-needed basis. Because a person seeking a loan to pay rent or utilities is typically in need of the loan 'yesterday,' this committee must have some amount of flexibility with respect to when it meets and a quick turn-around of files.

There is no one practice about how formal or how large the advisory committee need be. What is important is that it fulfill the role of a second set of eyes and detached review of the application. In some cases, having the organization's Executive Director review and

sign-off on all loan applications will be adequate (and all that's possible), while organizations that deal with a high volume of applications from diverse populations may well benefit from having several people available to meet or discuss applications virtually, via email or an online video software.

6. Secure funding

As noted earlier, there are typically four sources of funding for rent banks, but with the recent Province of BC announcements about funding, a fifth option has been introduced.

Government funding

Your planning should include meeting with both municipal leaders, your provincial MLA and your federal MP to discuss the issue and determine if or how your organization could help facilitate moving this solution ahead with more speed.

More and more municipalities in British Columbia are mentioning rent banks as a possible tool to consider in their efforts to reduce homelessness. That said, only a few have made the step to support the creation of a local rent bank.

These communities are not unique; many more municipalities are including rent banks in their strategic plans or are noting rent banks as a promising practice to address affordability issues, but have yet to act on implementing same.

A not-for-profit with answers to the questions that the municipality has about rent banks may well be able to speed up that process and possibly, to secure seed funding to cover administration costs to launch a pilot project.



Grants from foundations and other philanthropic sources

In most cases for rent banks in British Columbia, there was an initial infusion of grant money from either a credit union or a charitable foundation to establish their initial loan fund. Most, if not all, grant funders who may be interested in supporting a rent bank are most likely to help with the start-up of the rent bank; perhaps, to provide initial loan capitalization.

Funders are most interested in projects at an early stage that test an idea or bring it to scale, and with rent banks, funders will also want to see a systems approach; that is, while the rent bank is akin to a bandaid on a problem, what is actually needed is more housing stock, rent controls, provincial poverty reduction measures, and other tools to improve housing stability (to fix the underlying problems).

Most funders will have little appetite to fund a rent bank year-over-year-over-year to replenish lost loan funds, and many want to fund at first with challenge money or to bring in other potential donors, including both members of the community who can afford to give back and eventually, rent bank users who may be in a situation to “pay it forward.”

Special events

One rent bank relies 100% on the proceeds of an annual special event to support both the administrative costs and loan pool fund. While no funding source is without work, organizing a special event can be a time-intensive undertaking with high risks, depending on the type of event. If your organization has this kind of experience it may be worth looking into, but if special

event organization is not an area of skill for your staff and volunteers, funding a rent bank – which will likely require raising at least \$75,000 to cover staff salaries and the loan fund – is not the project to try to develop those skills.

Donors

As with most special projects, soliciting support from individual donors is the least used funding source for rent banks, even though individual donors are typically the most reliable and ultimately most-cost effective way to establish and maintain ongoing funding for focused projects with clear outcomes – like a rent bank. Donor cultivation should be considered a promising practice for any rent bank starting out.

BC Rent Bank

With funds provided by the BC government, and partnership with Vancity Community Foundation, the BC Rent Bank has seed funding available to help support rent banks in the province. There is an application process that includes a project proposal. To find out current information about the proposal process please consult the website, www.bcrentbank.ca, or get in touch with the Project Lead at info@bcrentbank.ca, 604-877-8453.

All interested parties should recognize that the BC Rent Bank is looking at long-term sustainability of rent banks in the province, and as such, should not plan on 100% of their funding coming from the BC Rent Bank project. Proposals will need to clearly demonstrate that partnerships have been established which may include gift-in-kind and funding partners.



Developers

Though rare, there are rent banks that have secured building developer funds to support their rent bank. This positive investment in community is a unique business opportunity for developers and an opportunity to speak publicly about their investment in helping to keep people housed.

7. Begin thinking through an evaluation plan

Evaluation is an important part of any project and a rent bank is no exception. The only way to ensure you're achieving benchmarks is first to set them and then to evaluate progress. In order to do effective evaluation, determining what data will be evaluated must be done in advance of launching your rent bank so that it can be tracked.

Some areas that fall within promising practices to evaluate include the following quantitative data points:

People being served by the rent bank

- Number of pre-assessments completed
- Number of people who “passed” the pre-assessment stage and went on to have a one-to-one meeting with rent bank staff
- Number of people who were eligible for a loan
- Number of people who took a loan
- Demographics of the previous four data points
- Reason for loan/financial crisis that lead to needing a loan
- Number of applicants who had received an eviction notice at the time of application
- Number of contacts who were referred to other services
- Where referrals are coming from specifically
- Number of individuals impacted by loans that ensured housing stability
- Number of children who remained housed
- Number of seniors, men, women, singles, etc. (as is important to your organization's mandate)
- Type of housing of rent loan applicants
- Neighbourhood of loan applicants
- Main income source of loan applicants
- Employment sector of loan applicants

Financial analysis

- Average loan size
- Dollar amount made in loans to pay rental arrears
- Dollar amount made in loans to pay first month rent
- Dollar amount made in loans to pay moving expenses
- Dollar amount made in loans to pay for utilities arrears
- Repayment rate
- Average length of loan terms
- Loan terms compared to repayment rates
- Dollar amount to cover managing the rent bank loans (administration)

Rent bank staff activities

- Number of hours of volunteer or in-kind services that supported the rent bank
- Numbers of relationships developed with landlords
- Numbers of advocacy/mediation interventions on behalf of applicants/loan recipients
- Staff time spent communicating with partner agencies about clients
- Staff time in meetings with clients
- Staff time on loan administration/accounting
- Staff time on data entry
- Staff time making referrals to supports
- Time following-up with loan holders
- Time marketing the rent bank
- Time spent on partnership development

It can also be valuable to follow-up with both rent bank loan recipients and those who were either declined a loan or chose not to pursue a loan after starting the process, to ask qualitative questions that can inform directions moving forward. For instance, questions such as:

- What options other than the rent bank did you have when you applied for a loan?
- What made you choose the rent bank loan over other options?
- How important was the rent bank to you?
- How satisfied were you with the services you received from the rent bank?
- What would you change about your experience with the rent bank?

Additionally, an evaluation plan could include contact and follow-up with individuals who work in agencies that both referred individuals to the rent bank and were referred to by the rent bank, as well as landlords who received rental arrears from loans, financial institutions with whom the rent bank has relationships, municipal contacts who collect data related to homelessness and housing; and finally, the staff and volunteers who played a role in any aspect of the delivery of rent bank services.





Part 4: Steps to launch

Please note: an assumption of this Toolkit is that at this step of the process the rent bank has been able to secure funding to initiate the start of a rent bank in their community.

Additionally, BC Rent Bank is able to match new rent banks with existing rent banks as a way to mentor new staff and support them in their development. We ask mentor rent banks to be open-handed with their resources and to share with their mentees relevant documents that will aid in the start up of a rent bank.

What follows are proposed steps, but again, there is not one direct route. We propose that the following areas be established to prepare for the launch of a new rent bank.

Primary steps

1. Hire staff

The perfect rent bank staff person has the heart of a counsellor, the head of a bookkeeper, and the hands of a juggler. When creating a job description for a rent bank program coordinator, it is important to understand how much of their time will be spent on administrative work and – equally important – how much time they will need to set aside to support the smooth operation of a rent bank.

As well, it is highly unlikely that when starting a rent bank most communities will need a full-time position, unless the organization is coupling the rent bank responsibilities with other duties. At the time of writing, most rent banks did not have full time positions to

operate the rent bank. Vancouver may be one of those exceptions, but it processes over 300 loans/year. Most rent banks start with two days/week and then add on hours as the program grows.

2. Train staff

The BC Rent Bank is committed to supporting the start-up of new rent banks in the province. As such, it has developed a Mentorship Project in which funding is provided so that experienced rent bank staff who are matched with new staff will be able to provide resources, practical tips, and job shadowing opportunities.

The goal is that new groups can have lived experience mentors who will help them avoid common pitfalls, and that together rent banks are stronger as a result of supporting one another. Interested in having a mentor for your staff person? Contact BC Rent Bank at info@bcrentbank.ca to start the process.

3. Confirm financial record keeping

Before launching a new rent bank, it will be important for a rent bank to have in place a financial tracking method that will show the initial loan amount, a tracking system for monthly repayment; and, amount still owing. This will need to be developed in consultation with the accounting or finance team within the organization. Staff are encouraged to ask their mentorship partner for an example of their financial tracking sheet and then modify it as needed.

Some important data to consider including:

- Name
- File number
- Date of loan given
- Loan amount
- Monthly tracking of loan repayment amount
- Outstanding amount
- Date of last payment

4. Confirm database management

BC Rent Bank, at the time of writing this Toolkit, is exploring the options for a shared database system to be used by all rent banks. This system would allow each agency to maintain their individual records and privacy of each rent bank loan, but would feed into a larger reporting system that could measure impact of the overall provincial rent bank system.

Until this database has been developed, rent banks are encouraged to look at the system their mentor agency is using and then modify it accordingly to their needs.

It is important and necessary that a rent bank keeps track of data on each rent bank application. This can include demographics of individuals such as age, gender identity, contact information, marital status, number of dependents. Rent banks are also encouraged to track information, such as the cause of crisis, financial capacity of applicant, and purpose behind the use of a rent bank loan (rent, utilities, securing a rental).



5. Ensure key policies and procedures are in place

We suggest the following list of policies and procedures be in place so that those administering and those applying for a loan are clear on the parameters surrounding the rent bank project. We have included in an appendix a copy of the Vancouver rent bank's policies to use as a guide.

- Privacy policy
- Eligibility – loan disqualification criteria
- Eligibility – substance use
- Use of loans – all eligible uses of rent bank loans
- Repayment – method, deferral and renegotiation
- Appeal – process for denied loans
- Reapplication – criteria for current loan holders
- Reapplication – successfully repaid loans, previously approved but not taken, previously denied
- Fraud – policy for fraud against the rent bank or partner organizations

6. Confirm key documents for loan application

Here is a recommended list of documents that should be in place before the launch of a rent bank. Samples can be gathered through working with the mentorship project, or contacting BC Rent Bank.

- Pre-assessment
- Loan application
- Service agreement (legal document providing rent banks staff with the right to access personal information about the applicant from a variety of government and financial institutions)
- Loan agreement (each rent bank must ensure they have sought legal advice on the contract that it will have borrowers sign)

- Promissory note (specific details about the amount of the loan and the repayment schedule)
- Direct withdrawal agreement
- Direct payment from income assistance

7. Start promotion of the program

It is important to consider how you will promote the program. Will you have an online presence? What part will community partners play in helping to support the rent bank program? What print material, if any, will you make available to the community?

These decisions will, of course, be determined by the budget you have available. The key in all of this is clear communication with community partners, municipal leaders, referring agencies and community members as to the process and eligibility criteria for your rent bank.

8. Contact with rent bank users

Though mentorship may be provided by the BC Rent Bank, it is helpful ahead of time to consider the day-to-day/weekly expectations of the frontline staff in a rent bank. This section will be helpful in thinking through the job description and staff you will hire for the position.

An individual's first contact with the rent bank

Someone will generally have their first contact with a rent bank in one of three ways:

- They'll already be using the organization that is operating the rent bank
- They'll be referred to the rent bank by another service agency
- They'll find information about the rent bank online

Regardless of an individual's first contact with the rent bank, the tone and messaging about the services being provided by the rent bank must be consistent and basic eligibility criteria must be clear. Many rent banks have an online form that an individual must complete before they can arrange a meeting (in-person or over the phone) with rent bank staff (a reminder that Vancouver and New Westminster have their pre-assessments available online if you need something with which to refer).

As an ethical practice, anyone who seeks information about the rent bank's services should be supported, but as a management practice, time with individuals who do not meet basic eligibility requirements must be controlled. Achieving this balance requires foresight and planning before the rent bank even launches.

The easiest way to achieve this is to ensure the rent bank has a comprehensive web presence that covers more than simply listing the basic application criteria. Other content that a referral agency and/or an individual seeking a rent loan could benefit from finding, includes information about and/or links to:

- **Shelter Aid For Elderly Renters (SAFER)**
- **Rental Assistance Program (RAP)**
- **Social Assistance Crisis Supplement**
- **BC Hydro Client Crisis Fund**
- A local Crisis Centre for women fleeing domestic violence
- Settlement agency(ies) offering refugee housing supports
- Youth-at-risk agencies
- Credit counselling for debt repayment or relief programs

Rent bank's first contact with a client

When an individual meets the basic eligibility criteria, it is a very promising practice (one that appears to increase loan repayment rates), to meet the potential borrower in-person, rather than over-the-phone, to determine if they meet the next set of eligibility criteria. The more attached the individual feels to an actual person at the rent bank, the more likely they will work hard to repay their loan: they feel they owe it to you, rather than to a faceless institution.

During this meeting, the rent bank staff person is really wearing the hat of an empathetic listener, working to determine both the real reason behind the client's current financial crisis and if there are other community services that they could be taking advantage of but are not. Deciding to make a rent bank loan, or to refer a file to a lending committee, is a decision that requires analysing several criteria, in addition to any organizational criteria:

- Character of the individual (are they likely to pay the loan back)
- Review of the individual's income sources and spending habits
- Review of the housing history of the individual
- Understanding what has happened to get the individuals to their current state
- Assessment of what supports are around the individual on which they can also rely
- Determination if a loan is the appropriate fix for the situation
- Capacity of the individual to repay the loan, under what conditions and over what period of time



First meeting: plan 60 to 90 minutes



Emotional support to highly stressed clients

A person arriving to meet with the rent bank staff for the first time will, in most cases, be in highly stressed state-of-mind given their precarious living situation. They are vulnerable. Above all else they need to be – and feel – heard. It's critical that they are met in an environment that allows them to speak and express their emotions freely. That environment is both physical (the room is private) and welcoming (the person taking their information shows only empathy, no judgment).

Facilitating rent bank intake meetings requires more skills related to counselling than to financial expertise – though having both is certainly valuable.

Support completing the loan application form

Many times, individuals who meet the eligibility criteria to apply for a loan may also need support completing the application. If the client cannot identify a friend or family member who could help, it is common practice for the rent bank staff to assist.

Support getting appropriate identification (if needed)

In some cases, people may not have the identification required to complete the application process. As a promising practice, if rent bank staff feel confident in the individual's authentic need for an emergency loan to cover their rent, the individual may also be supported in getting appropriate identification. Depending on what ID they do have, this can be a time-consuming activity requiring contact with various levels of government.

A rent bank is advised to develop relationships with other organizations that have this service as one of their deliverables. Search online for "ID clinic" in your community.



Support with attaining identification: five minutes (if referral) to 1+ hours (if advocating)

Support creating a bank account (if needed)

Another challenge faced by rent banks that serve certain populations or certain geographies is that the individual may not have a bank account. People have many reasons for not having a bank account, including feeling judged or intimidated by staff in financial institutions, or that the local bank has abandoned the community and left.

A rent bank is advised to develop relationships with local credit unions wherever they do exist – and if possible specific staff people at these credit unions – to facilitate helping clients open new accounts.

Even if a client already has a bank account, it is worth checking with their financial institution to ensure the type of account will not put them in further debt if an automatic debit for a loan payment takes the account into an overdraft position. In situations where a client doesn't have the \$25 to \$50 available when the loan is withdrawn, having to pay an account service charge of at least that amount is heartbreaking.



Support creating a bank account: five minutes (if referral) to 90+ minutes if accompanying the client to the meeting at the financial institution

Basic financial literacy training with clients

It should be acknowledged that not all rent bank clients will need financial literacy support, but for those that would benefit from money management education, there are two options for rent bank staff. The first is to seek out an organization already providing this service and refer rent bank clients there. The second is to provide one-on-one education with the client at the time of reviewing their application. In some cases, such as Kamloops rent bank they offer multiple workshops for clients to attend. Most organizations do not have staff that are trained to deliver financial literacy support, yet this is an area that is acknowledged as a promising practice to provide, not just to people who are successful in getting a loan but to all individuals who approach the rent bank.

In larger communities, it's possible that another organization (including local credit unions) provide financial literacy workshops for the community. Developing

relationships with these organizations, possibly even a partnership, is an important pre-launch step to a rent bank.

In communities where no financial literacy training is available, the task may fall back to the rent bank staff person. This is entirely feasible to deliver in a one-to-one coaching format, and can have a positive impact on the client's future financial health and stability.

Consult the Resource section online for examples of basic topics and tools to use with rent bank clients.



Providing financial literacy training: 30 minutes to 3 hours, if provided by rent bank staff.

Reviewing applications, including all paperwork and bank statements

In term of promising practices, this stage of the process is handed over to an individual or committee that works with the staffer who had first contact with the individual. Much like the Hippocratic Oath that doctors live by – "first do no harm" – making the decision to lend what could be \$1,000 or more to an individual who may already be struggling to meet their monthly financial obligations must be done with an awareness of how loan repayments will impact the individual's overall financial stability.

This is one reason having more than one person review the details about each individual's situation can be helpful. This is where heart and head come together to ensure a loan to remain in existing housing is the best solution for the individual. In some situations, it may be better for the client to move to less expensive housing, or to make the rent payment and default on utilities, or any number of other non-loan solutions.

Having one or more individuals review the facts of the situation without being as invested in the emotions, as

the intake person who has met with the applicant will be, can be of benefit to the individual and to the rent bank's stability.



Review and discussion time
per application: 30 minutes

Meeting with individuals who are approved for a loan to complete legal paperwork

Although none of the rent banks in operation in British Columbia have pursued legal actions to enforce repayment of loans, the contract that the individual is signing with the rent bank is a legally binding document and needs to be fully understood by the individual. It is only ethical and fair that the contract is in plain language, is easily understood and makes the loan terms transparent and clear.



Meeting to complete legal paperwork:
20 to 45 minutes

Contacting individuals who miss payments

Loan payments will come in two forms: either as directed payments for individuals on Income Assistance (IA) or Persons with Disabilities (PWD), where payments will be made directly by the Ministry of Social Development and Poverty Reduction (SDPR) for individuals who receive monthly support; or, as set-up as an automatic withdrawal from the borrower's bank account.

Individuals who miss payments must be followed-up with as quickly as possible.

For individuals getting monthly IA or PWD support, there are several reasons why payments may stop coming from the SDPR:

- The client may have asked to stop having that money directed to the outstanding loan; this is entirely legal.
- The client may have moved out-of-province and is no longer receiving the monthly support from SDPR.
- The client may have started to earn enough income that they no longer qualify for support from SDPR.

Understanding which reason applies provides the rent bank with information that may help resume the payments. It is possible that the individual has simply forgotten that their loan was being paid from their monthly government support and will be happy to set-up a new payment option.

For clients who have set-up automatic debit to pay their loans, non-payment usually means that the client's account is overdrawn and that the funds are just not available. In this situation, chances are high that the client will be charged non-sufficient funds (NSF) fees that with some financial institutions may be more than the actual loan payment and will be charged up to three times as the system tries to withdraw the payment over a series of days! This is why it is so important to explain, when a loan is approved, the policy on loan payment postponement.

The main purpose of contacting these individuals quickly is not to seek a way to have the loan payment made, rather it's to help them to not fall deeper in debt. Most rent banks allow individuals to pause their payments for a defined period of time. Proactively contacting individuals who have not sought this option is an important promising practice and can be particularly well-employed in those months of the year that are extra-stressful for folks, such as year-end.



Following-up on missed payments:
15-20 minutes per client

9. Develop relationship with the Ministry of Social Development and Poverty Reduction

This should be one of the first relationships you develop since working in partnership with the Ministry of SDPR (in BC) will allow you to set-up loan repayments straight from the Ministry to your general rent bank account from individuals who are receiving social assistance in the form of monthly cheques.

Each region in BC has a different MSDPR representative that we encourage you to reach out to and discuss the process for loan repayment. These regions include:

- Vancouver Island
- Vancouver, Burnaby, Richmond, North Vancouver
- Surrey, Tri-Cities, New Westminster, Fraser Valley to Chilliwack
- North and Interior

10. Decision on a volunteer loan review committee

As a promising practice, a rent bank should have a loan advisory committee which will review applications on either a regular or as-needed basis. Because a person seeking a loan to pay rent or utilities is typically in need of the loan 'yesterday,' this advisory board must have some amount of flexibility with respect to when it meets and a quick turn-around of files.

There is no one practice about how formal or how large the advisory committee need be. What is important is that it fulfill the role of a second set of eyes, ensure accountability and transparency, prevent the suspicion of bias, and provide a detached review of the application. It allows the intake worker to remain an advocate (good cop) while the committee makes

the decision (bad cop). In some cases, having the organization's Executive Director review and sign-off on all loan applications will be adequate (and all that's possible), while organizations that deal with a high volume of applications from diverse populations may well benefit from having several people available to meet or discuss applications virtually, via email or an online video software.

Secondary steps

Relationships with community allies

In many, but certainly not all cases, the immediate need that an individual who approaches a rent bank presents – the need for short-term financial support to maintain their housing – is an indication that other needs are either not being met or could be solved if the individual had information about other services available to them.

As such, operating a rent bank that is truly focused on supporting the needs of an individual from a holistic point-of-view, requires the rent bank to have developed relationships and be in regular contact with a wide variety of other organizations and individuals in the community.

In some cases, it will make sense to be referring individuals to other agencies. In other situations, community allies will be the ones referring individuals to the rent bank. As a promising practice, the following community relationships are critical to operating a rent bank that does more than simply making loans.

Other service organizations

Knowing the breadth of other services that are available in your specific community to support individuals

who are facing episodic cashflow challenges or chronic poverty, and being able to connect them with these resources can mean the difference between an individual or family having to choose paying the rent over buying food.

Since service organizations vary from community-to-community, this list is simply a starting place.

- Food bank
- Neighbourhood house or family place or friendship centre
- Crisis centre
- Women's shelter
- Youth at risk agencies
- Seniors' centre
- Thrift store that provides reduced prices for community organization users
- Tax return services – many working individuals living on low-income don't realize that they are eligible for refunds and credits which sometimes mean receiving regular cheques from the provincial or federal government, such as GST cheques.¹

Municipal allies

At the municipal level, it's helpful to have relationships with staff who work on poverty reduction and housing. These individuals have information about the local situation that can inform your initial committee that's establishing the rent bank; provide rich information about local context for evaluation of need, both pre-launch and post; connect you to other possible allies; and, be a source of funding. Start with the social planning staff if your municipal government is large enough to have such a staffer or team; otherwise, ask the City manager who to meet.

Other provincial and federal government allies

Having a supportive relationship with your provincial MLA and your federal MP can be beneficial from a fundraising point of view, as well as advocating for those critical systemic changes. They also may be able to recommend you to committees that address housing and homelessness, which would introduce you to other players who may be beneficial to know.

Landlord BC

Landlord BC is a membership organization that strives to balance landlord's rights with tenants' rights. Having clarity on these rights and responsibilities is important for the rent bank since it will be advocating for tenants and need to know the rules in this playing field. Landlord BC sits on the Vancouver Rent Bank advisory committee, and is also part of the BC Rent Bank Steering Committee.

Key landlords and property managers

In some communities, certain landlords and property managers have multiple units that house people who live on low incomes. Developing a relationship with these individuals serves a variety of needs and is beneficial not just for the client but also the landlord/property owner.

Given the power dynamic between a landlord and a renter who is behind in their rent, the rent bank can act as an interested, but non-emotional third party who has the interests of both the landlord and the renter at heart. Having a relationship with landlords makes this advocacy role easier.

¹ <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/basic>

It's not uncommon to be approached by an individual who is leaving beyond their means and should really be moving to a less expensive home. Having connections with landlords and property managers will allow you to find out what other housing stock may be available and appropriate for your individuals-in-need.

Credit Counselling Society of BC

As a rent bank, you shouldn't be expected to be an expert in credit counselling, but you should be able to analyse, at a high level, when a client could use the support of a credit counsellor to help them understand their debt situation and possible ways to take control of it. Having a relationship with one person at either the Credit Counselling Society of BC or a local agency that does the same work, can support your clients make some important changes in their lives.

That said, sending a client to see a credit counsellor is something to do after they've spoken to their financial institution, assuming this is where they hold their greatest debt. Credit unions, much more so than banks, will often work with their members to try to find solutions to debt challenges that do not involve having to declare bankruptcy or any of the other debt solutions that a credit counselling organization will recommend.

Utilities providers

BC Hydro has a program in place that allow customers to defer payments for gas and electricity that they need to heat their home. The BC Hydro program will not cut off a person's electricity while their application for a grant is under review. This will often give an individual enough time to get their financial situation in order to avoid having power cut.

Fortis Gas does not have this kind of program and will disconnect a client's gas for unpaid bills. They will mail

a disconnection notice which clearly states the date gas service will be disconnected if they do not hear from the client to make payment arrangements.

Conversations with organizations like BC Hydro and Fortis Gas can be difficult for some, as can completing the paperwork required to apply for a grant from BC Hydro. As the rent bank, you can facilitate this process for individuals by developing relationships with the staff of utilities service providers in your region and acting as an advocate for rent bank users.

Local financial institutions

In addition to finding a local champion, probably at your credit union, to participate in your advisory group and your credit committee, you'll also want to reach out to all the other local financial institutions or local branches of the big banks. These are critical relationships to develop.

At this point, you've probably already developed a robust relationship with your own organization's credit union or financial institution (FI). Although FIs have different policies around what happens when a user has non-sufficient funds in their account, there may be room to negotiate different terms on behalf of rent bank users or help those individuals identify more suitable bank accounts, to reduce transaction fees, etc.

It can also be immensely helpful to an individual rent bank user that you, as the rent bank, know one person at each local FI who your individuals will feel comfortable talking to about their financial situation. People who live on low incomes often express feeling judged by bank staff, which leads them to avoid dealing with issues like overdrawn accounts. Being able to confidently refer individuals to a warm-hearted person at their own FI who will be non-judgmental and patient while helping them sort out their current financial situation can be empowering and have a significant positive effect.

Local businesses

Most rent banks rely on some level of contribution from local businesses, be it in the form of cash donations, product or service donations, sponsorships, or sitting on a committee.

Local media

As an advocate for people living in precarious housing situations, the rent bank has an opportunity to use the media to help develop a better understanding in the community about the challenges neighbours may be facing related to housing stability. As an ally, the media can help start conversations in community about affordable housing and how easy it can be to find oneself without rent money with just one "bad luck" situation. Human interest stories about regular people who've faced irregular challenges can help build empathy and understanding and reduce the stigma of finding oneself in the place of needing support from a rent bank.

If someone at the rent bank (or other staff in the host agency) is a strong writer, offering to provide a monthly column on issues related to housing in the community may be of real interest to a local newspaper or radio station. For instance, a Q+A column that addresses rent and utilities-related facts that would help people understand the resources available to them could be valuable.





Final thoughts

We hope that this Toolkit and Workbook will be a great resource to you as you begin your journey of offering rent bank services in your community. We know that a document is not the same as lived experience, and so we look forward to offering you support through the BC Rent Bank project at all stages of the development and operation of your rent bank. We again thank all the existing rent banks and their staff for their knowledge and resources and being so open-handed in sharing with us their expertise. Lastly, we know that thousands of people will benefit through the provision of rent bank services. Thank you for doing your part in helping to keep people housed in the Province of BC!

For more information or support please contact:

BC Rent Bank Project

info@bcrentbank.ca

604-877-8453

www.bcrentbank.ca

The Greater Victoria Housing Relief & Rent Bank



Frequent Questions and Answers

What is The Greater Victoria Housing Relief Fund & Rent Bank?

The Greater Victoria Housing Relief Fund & Rent Bank provides financial assistance to low-income individuals and families experiencing a one-time financial crisis.

Financial assistance is provided in the form of a repayable loan or nonrepayable grant (*only while grant funds are available*) to households at risk of eviction for reasons such as non-payment of rent or utilities. Rent Banks can also aid individuals by providing funds to secure housing.

What do funds from The Greater Victoria Housing Relief Fund & Rent Bank offer?

The most common uses of rent bank loans and/or grants are:

- Money owed for rent
- Payment of utilities that are overdue
- Security deposit or first month's rent to help people gain access to housing
- Moving Expenses
- Next Month's Rent

COVID-19 Response

February through April the Greater Victoria Housing Relief Fund and Rent Bank will be providing housing grants to those who are eligible and have been impacted by COVID-19.

Does the Greater Victoria Housing Relief Fund & Rent Bank provide grants to tenants (money that does not have to be paid back, like a loan does)?

For a short period of time while funding lasts (or until May 1, 2021), the Greater Victoria Housing Relief Fund & Rent Bank may offer one-time, non-repayable grants individuals who are facing a one-time financial crisis due to the COVID-19 pandemic.

Additionally, in BC, there are some grants available from the government specifically to help offset the cost of rent. These grants are available to individuals who meet certain criteria:

- **The Rental Assistance Program** is for working people with low- to moderate-income
- **Shelter Aid for Elderly Renters (SAFER)** is designed for people who are over 60 years of age who are living on a low income in BC.
- **The Crisis Supplement** is for individuals who are on income assistance, disability assistance or hardship assistance.
- **BC Hydro Customer Crisis Grant** is for customers who have experienced a temporary financial crisis and cannot afford to pay their utility bill and want to avoid disconnection.

The Greater Victoria Housing Relief & Rent Bank

How do I know if a client qualifies for financial assistance?

To determine eligibility, it's best to have a client contact the Greater Victoria Housing Relief Fund & Rent Bank directly to learn more about the service and how they can apply.

Common eligibility criteria can include, but is not limited to:

- 19+ years of age
- Reside in OR obtaining residence in the Greater Victoria Area
- Have a current bank account or be on income assistance
- No more than two months owing in rent or utility
- Demonstration that the household is low income
- Have a regular source of verifiable income for repayment of the loan
- Demonstration that the loan will stabilize the housing situation for 90+ days.

What are the maximum loan amounts?

The Greater Victoria Housing Relief & Rent Bank offers loans to cover rent up to \$1,500 for an individual and up to \$2,000 for a family. Applicants who qualify may also receive financial support for essential utilities up to \$500.

Why is the Greater Victoria Housing Relief & Rent Bank not a solution to the long-term affordable housing crisis?

The Greater Victoria Housing Relief Fund & Rent Bank cannot address the shortage of affordable housing, high rental rates, low vacancy rates, or the fact that tenants may be spending 30-40-50% of their income to stay housed. A one-time loan or grant cannot address the more fundamental issue of housing that's unaffordable for renters.

The Greater Victoria Housing Relief & Rent Bank cannot help tenants find a solution if there is nowhere to live, or they are forced to pay too much in rent. These structural issues in the housing crisis must also be addressed. In the meantime, The Greater Victoria Housing Relief & Rent Bank can be a bridging solution for some renters.

How does one apply?

Individuals can apply directly or be referred by an agency. Visit either of the following websites to apply:

<https://communitycouncil.ca/rentbank/>

<https://bcrentbank.ca/locations/>

The Greater Victoria Housing Relief Fund & Rent Bank

What is a Rent Bank?

A Rent Bank provides financial assistance to low-income individuals and families experiencing a one-time financial crisis.

Financial assistance is provided in the form of a repayable loan or non-repayable grant (only while grant funds are available) to households at risk of eviction for reasons such as non-payment of rent or utilities. Rent Banks can also aid individuals by providing funds to secure housing.



Loan and Grant Amounts:

RENT: Up to \$1,500 for an individual and up to \$2,000 for a family*.

Essential Utilities: Up to \$500.

* Two or more in a household.

What can the funds be used for?

*Assistance with groceries and other household necessities may be available for exceptional circumstances.



Security/ Damage/ Pet Deposit



Rental Arrears/ Past Due Rent



Next Month's Rent



First Month's Rent

To help people gain access to housing.



Moving Expenses

To help support people moving to more sustainable, safer housing



Payment for Overdue Essential Utilities

Eligibility Requirements



19 years of age or older



Reside in OR obtaining residence in the Greater Victoria Area

(if seeking damage/ security deposit or first month's rent)



Demonstrate housing will be stabilized for a min of 90 days



No more than 2 months behind in rent and/or utilities

Exceptions may be made in exceptional circumstances if all other eligibility criteria are met.



Have a current bank account or be on income assistance



Have a regular source of verifiable income

That is sufficient to covering living expenses.



Don't have any excessive outstanding debts or bankruptcy



Must meet low-income requirements

Exceptions may be made in exceptional circumstances if all other eligibility criteria are met.

What you need to have:

2 pieces of **valid identification**: one of which must be government-issued with a photo.

3 months of **ALL bank account and credit card statements**.

Proof of tenancy or Proof of Intent to Rent.

Proof of Income

Eviction Notice or Utility Notice disconnection (if applicable)

For more information on how this program can benefit you, please visit our website: www.communitycouncil.ca/rentbank

SERVICE PROVIDERS: If you are interested in learning more about this project and how your agency can get involved, please contact:

Sinan Demirel
Greater Victoria Housing Security Fund & Rent Bank Project Director
sinan@communitycouncil.ca



COMMUNITY SOCIAL PLANNING COUNCIL
research·insights·solutions

Update: Regional Rent Bank Pilot Program

March 4, 2021



1

Introduction

- Rent banks are a homelessness prevention tool
- The Greater Victoria Housing Security Fund and Rent Bank pilot program provides short term financial help for low-to-moderate income households in Greater Victoria at risk of losing their housing due to a temporary financial crisis



Regional Rent Bank Pilot Program – March 4, 2021

2

Purpose

- Providing an update to Council on an expedited Victoria Housing Strategy action to explore the development of a non-profit administered rent bank on a pilot basis, in response to the COVID-19 pandemic
- Recommend ways to partner and keep Council informed of future opportunities to support the program's sustainability



Regional Rent Bank Pilot Program – March 4, 2021

3

Background

Victoria Housing Strategy Actions reprioritized June 2020 to focus on housing security:

1. Advance and support the rapid supply of affordable and supportive housing with government partners and non-profit housing providers;
2. Bring forward an expanded Rental Property Standards of Maintenance Bylaw for consideration;
3. Develop a Rental Property Licensing Bylaw to prevent renovations and demovictions;



- 4. Explore the creation of a non-profit administered rent bank on a pilot basis.**



Regional Rent Bank Pilot Program – March 4, 2021

4

Rent Banks in BC

- **Homelessness prevention tool to support renters during temporary financial crisis**
- Rent Bank loans and grants are often used to cover:
 - Rental arrears (past due)
 - Next month's rent
 - Overdue utilities
 - Security, damage, and pet deposits
 - First month's rent in a new, more affordable place, and moving costs
- Approximately 16 other rent banks in operation in BC, over the past decade



Regional Rent Bank Pilot Program – March 4, 2021

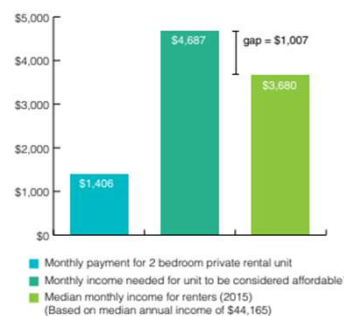
5

COVID-19 Response

- Although housing insecurity/instability is an issue that predates the pandemic, COVID-19 has increased precarity for renters, particularly those already housing insecure
- Temporary job loss, underemployment, and the end of BC's Rental Eviction Ban affect housing security

Affordability Gap for Renters, City of Victoria

Source: VREB, CMHC and Statistics Canada 2016 Census of Population, via SPARC BC



Regional Rent Bank Pilot Program – March 4, 2021

6

Greater Victoria Housing Relief Fund and Rent Bank Pilot Program

- Community Social Planning Council-administered
- Funded by Capital Regional District *Reaching Home COVID-19 Emergency Response Funds* to prevent homelessness (until April 2021)
- Launched February 2021
- One of the first regional rent banks in BC



Regional Rent Bank Pilot Program – March 4, 2021

7

Pilot Implementation and Operation

- **Pilot Phase 1: January to April 2021**
 - CSPC plan and implement rent bank operations
 - Just over \$390,000 allocated to support housing security and basic needs grants
 - \$25,000 secured from BC Rent Bank
- **Pilot Phase 2: April 2021 to April 2022**
 - Operational (approximately \$180,000) and loan capital (approximately \$75,000) are required to continue operations, grants, loans, and services as established in Phase 1
 - CSPC will be bringing forward specific funding asks for municipal and foundation partners as they arise



Regional Rent Bank Pilot Program – March 4, 2021

8

City's Roles

1. Support the CSPC as operation lead, on strategic questions around governance and operations
2. Demonstrate leadership regionally in supporting and promoting the rent bank
3. Help to secure longer-term funding and build the longer-term sustainability of the rent bank



Regional Rent Bank Pilot Program – March 4, 2021

9

Recommendations

1. That Council receive the Greater Victoria Rent Bank Pilot Program report for information.
2. That Council direct staff to:
 - a. Provide a progress report on the Greater Victoria Rent Bank Pilot Program as part of the next Victoria Housing Strategy Annual Review;
 - b. Report back on an as-needed basis if rent bank funding requests arise; and
 - c. Report back near completion of the pilot program in 2022 to report on program effectiveness and to determine if City support is needed for longer-term sustainability of the program



Regional Rent Bank Pilot Program – March 4, 2021

10

GREATER VICTORIA HOUSING SECURITY FUND AND RENT BANK

March 4, 2021

Presentation to Council, City of Victoria
Diana Gibson, Executive Director



1

CELEBRATING 85 YRS! COMMUNITY COUNCIL



Working to support social well-being across the region through:

Bringing people together to address
community issues



Conducting community-based,
participatory action research



Supporting community and regional
planning processes.



Programs include the Low-income Transit Assistance Program (LITA), Point in Time Homelessness Count, and supporting regional non-profits in evaluation and monitoring.

Housing-specific research includes housing insecurity, regional housing needs and best practices in housing and homelessness prevention.

2

The Greater Victoria Housing Relief Fund & Rent Bank Program

What is a Rent Bank?

A Rent Bank helps low-income individuals and families experiencing a one-time financial crisis to maintain their housing by providing financial assistance and help navigating other programs and services that could improve their housing security from income assistance programs to self employment training.

Financial assistance is provided in the form of a repayable loan or non-repayable grant (only while grant funds are available) to households at risk of eviction for reasons such as non-payment of rent or utilities. Rent Banks can also aid individuals by providing funds to secure housing.



Loan and Grant Amounts:

RENT: Loans for up to \$1,500 for an individual and up to \$2,000 for a family*.

COVID Grants of up to \$3000 may be temporarily available to supplement the loans.

Essential Utilities: Up to \$500.

* Two or more in a household.

3

WHY A HSRB?

That doesn't leave much of a cushion for a crisis.

- **1 in 5 households in Greater Victoria spend more than 50% of their income on housing and 48% spend more than 30%.**
 - Point in Time Count – we see that for many, a temporary personal crisis caused homelessness.
- **This program is aimed to help to bridge personal short term crises** to keep people housed and support with a combination of financial supports and service navigation/case management support.
- This is a critical **part of the puzzle** on housing and homelessness, but it needs to be complemented by other policies and programs that eliminate the gap between incomes and rent to support households in long term housing security.

4

What can the funds be used for?

*Assistance with groceries and other household necessities may be available for exceptional circumstances.



Security/ Damage/
Pet Deposit



Rental Arrears/ Past Due
Rent



Next Month's Rent



First Month's Rent
To help people gain access to housing.



Moving Expenses
To help support people moving to
more sustainable, safer housing



Payment for Overdue
Essential Utilities

Eligibility Requirements



19 years of age
or older



Reside in OR obtaining
residence in the Greater
Victoria Area
(if seeking damage/ security deposit or first month's rent)



Demonstrate housing
will be stabilized for a
min of 90 days



No more than 2 months behind
in rent and/or utilities
Exceptions may be made in exceptional circumstances if
all other eligibility criteria are met.



Have a current
bank account or
be on income
assistance



Have a regular source
of verifiable income
That is sufficient to covering living
expenses.



Don't have any excessive
outstanding debts or
bankruptcy



Must meet low-income
requirements
Exceptions may be made in exceptional circumstances if all
other eligibility criteria are met.

5

LAUNCHED FEB 16, 2021

There is a lot of
need. This program
is filling a gap in the
City!

- Advisory Committee of community partners, local governments and foundations helped to design and launch the program.
- Over 600 hits on the website in the first 48 hours
- Already over 80 cases through pre-assessment
- The majority are from the City of Victoria.

6

FUNDING

1

**Pilot Phase 1: January-
April 2021**

FULLY FUNDED

Provincial Government -BC Rent Bank

The Capital Regional District -
Government of Canada's Reaching
Home Program: Canada's
Homelessness Strategy.

2

**Pilot Phase 2: April 2021-
April 2022**

PARTIALLY FUNDED

Provincial Government through
the BC Rent Bank – partial
funding (requires a match)

Local Government and
Foundation partners (funding
needed)

3

**Long Term: April 2022 and
onward**

NOT FUNDED

7

WHAT WE ARE SEEKING FROM THE CITY OF VICTORIA

- Want to **share information** today.
- **Build on our partnership.**
- Work together to ensure the **long term sustainability** of the rent bank.

8

THANK YOU

Thank you to the City of Victoria for helping to initiate and found the rent bank and working on the Advisory Committee to support the design and launch the program.

Together we have already prevented evictions for March 1.





Committee of the Whole Report

For the Meeting of February 25, 2021

To: Committee of the Whole

Date: February 2, 2021

From: Chris Coates, City Clerk

Subject: Citizen's Assembly Process – Next Steps

RECOMMENDATION

That Council approve the recommendations as provided in Option 1 of this report:

1. Approve the estimated costs associated with the Citizens' Assembly and reaffirm the commitment of \$250,000.
2. Direct staff to present the estimated costs to the Provincial Government and seek provincial funding to accommodate at least 1/3 of the associated costs of a Citizens' Assembly.
3. Upon funding approval initiate the procurement process to seek a consultant for the Citizen's Assembly Process upon funding approval from the Ministry of Municipal Affairs.
4. Upon funding approval initiate the procurement process for consultant services for the Technical Analysis upon funding approval from the Ministry of Municipal Affairs.
5. Request staff to work with the consultant to develop a term of reference for an Oversight Committee on the Citizens' Assembly.
6. Approve the in-person participation concept of a Citizens' Assembly.
7. Reduce the number of participants on the Citizens' Assembly to the 'Best Practice' number of 48.
8. Remove any options for honorarium or per diems from the approved Terms of Reference for the Citizens' Assembly should that be necessary for cost reduction to the overall budget not to exceed \$750,000.
9. That Council accept the remaining changes to sections 3.5, 7.1, 7.2.3, 7.5 and 8.2.1 the Terms of Reference identified in this report to align with Saanich Council's approvals

EXECUTIVE SUMMARY

On December 12, 2019, Council accepted changes to the Terms of Reference resulting from Saanich's decisions and directed staff to report back with next steps to move the process forward. The COVID-19 pandemic impacted Saanich and Victoria staff and delayed the discussions until much later in 2020. This was further exacerbated by the by-election in Victoria.

Saanich and Victoria staff had discussions with leading consulting firms around Citizen's Assembly processes. The purpose of this report is to outline the process in some detail, provide preliminary cost information for the process to enable a funding request to the Ministry of Municipal Affairs under their Restructure Planning Program. Valuable information was received during these discussions about the process and the likely costs to undertake the Citizen's Assembly.

Both Saanich and Victoria held a public opinion question during the 2018 municipal elections seeking elector's views on spending up to \$250,000 on this process. Both opinion polls received majority support of those who voted. The estimated range of costs is between \$720,000 and 820,000 at this early stage, and prior to a Request for Proposals (RFP). Staff are recommending the consideration of some adjustments to the Terms of Reference for the Citizens Assembly in addition to seeking Council's direction to move the process forward with a funding application to the Ministry of Municipal Affairs.

PURPOSE

The purpose of this report is to bring forward the next steps required to move forward with the Citizen's Assembly process.

BACKGROUND

At the December 12, 2019 meeting, Council passed the following motion:

That Council receive this report for information and accept the final terms of reference as presented by Saanich and direct staff to work with Saanich staff to bring forward a report outlining the steps necessary to be completed in order to make application to the Province for funding to undertake the Citizens Assembly.

On April 20, 2020 Saanich Council passed the following motion:

"That Saanich staff meet with City of Victoria staff to discuss options on how the Citizens' Assembly might proceed and to report back to Saanich Council at a future meeting."

Due to the magnitude of COVID-19, staff were delayed in moving forward on preparing for the next steps for a Citizens' Assembly. The finalized Saanich terms of reference was presented to Victoria in February of 2020 and were accepted by Victoria Council. Victoria staff were producing a final copy of the approved Terms of Reference and identified several smaller items that were not brought forward from Saanich's final authorization that are addressed in this report

ISSUES & ANALYSIS

Recently, Saanich and Victoria staff met to review options on how both municipalities may proceed. Staff from both municipalities participated in an information gathering meeting with a leading Canadian based firm ("the consultant") that has run approximately 40 citizens' assembly processes. The intent was to seek clarification on processes pertaining to budget, civic lottery and citizens' assemblies in general. Staff also sought feedback on the approved Terms of Reference. The consultant noted that the goal for both Councils should be designing a process that will maximize legitimacy with an outcome of strong recommendations that elected officials will accept while creating a high degree of consensus. The following issues/topics emerged through discussion that require further Council consideration and direction:

- 1) Technical Analysis
- 2) Costs associated with a Citizens' Assembly
- 3) Oversight Committee
- 4) Global Pandemic Impact
- 5) Terms of Reference

Technical Analysis

Staff also met with an interdisciplinary consulting firm to discuss key elements of the technical analysis and how it fits into the Citizen's Assembly process.

A technical analysis is required to identify cost implications of different governance models. In 2017 the Province undertook a higher-level review of services in the Capital Region called the Capital Region Integrated Services and Governance Initiative. While that analysis has value to the work yet to come, it was essentially a broader review based only on financial information that does not assess service levels which are important to identify the costs and implications of service amalgamation.

A technical analysis in a Citizen's Assembly process can be scheduled either in the middle of the work of the Citizen's Assembly where the Assembly pauses while the technical analysis is undertaken or at the beginning of the process before the Assembly convenes, but either approach is structured such that the Citizen's Assembly recommendations are provided only after having been informed by the technical analysis.

The technical analysis is undertaken by a separate, multi-disciplinary consultant or consultants to reflect the broad range of services being considered to integrate such as engineering, public safety, finance, planning, and human resources among the various disciplines. Details of the Request for Proposal will be important to ensure that the analysis considers the nuances that there may be from one municipality to the other, and should go beyond a review of only financial information that does not capture service level differences.

The technical analysis is something that involves municipal staff throughout the organization. It is not uncommon for each participating local government to engage a specific person to direct these enquiries throughout the organization as they occur, and the enquiries would have impacts on the existing resources in order to provide the information necessary to complete the analysis.

Recommendation(s):

A Request for Proposals for a firm or firms to undertake the technical analysis will be required given the scope and the work involved and should occur.

Costs Associated with a Citizens' Assembly

Staff undertook some preliminary work on providing costs associated with facilitating a citizens' assembly. The amounts noted in the report are based on feedback from the consultant's experience of conducting assemblies throughout Canada. The following is a breakdown based on conservative estimates:

- 1) Civic Lottery Process: \$20,000 – the process anticipates a 5% response rate on invitations sent out to the community. At a minimum 20,000 letters should be sent out from each municipality.
- 2) Printing/postage: \$40,000 (\$2.00/letter)
- 3) Facilitated Sessions: \$230,000 – this would include 13 staff for a 75 member assembly for up to 12 meeting sessions and 3 public input/roundtable meetings. Important for Council to note that it is recommended a 1-6 ratio of member to staff based on a 75 member assembly (note these costs would be reduced in the number of participants was reduced).
- 4) Venue Costs: \$60,000 – this is strictly for the cost of webcasting for the Victoria Conference Centre (host location).
- 5) Honorariums: \$90,000+ (based on 75 participants)
- 6) Refreshments/breaks: \$30,000
- 7) Technical Analysis – \$250,000 – \$350,000

The total costs are estimated in the range of \$720,000 to \$820,000 and both Councils initially approved a maximum budget of \$750,000. Staff are seeking guidance on the anticipated budget and with Council's consensus and direction will then present these costs to the Provincial Government to request funding for the citizens' assembly process.

Recommendation(s):

That Council approve the estimated costs associated with the Citizens' Assembly and reaffirm the commitment of \$250,000.

That Council direct staff to present the estimated costs to the Provincial Government and seek provincial funding to accommodate at least 1/3 of the associated costs of a Citizens' Assembly.

That Council direct staff to prepare a Request for Proposals to seek a consultant for the Citizens' Assembly Process upon funding approval from the Ministry of Municipal Affairs.

Oversight Committee

At its January 28, 2020 meeting, Saanich Council resolved to not proceed with a Joint Council Citizens' Assembly Subcommittee. The current terms of reference indicates that municipal elected officials and staff will remain at arm's length during deliberations of the Assembly and that the assembly will have full independence to determine how to best fulfill its mandate, under the advisement of an experienced, third party consultant who will facilitate the process.

The consultant indicated that Councils may wish to consider an oversight committee rather than a working group of Councils or the option of an assembly to be under the advisement of a consultant. The oversight committee's primary role would be to safeguard the process. The committee should consist of individuals who are non-political. Their role would be not to design the process but rather to vet the curriculum ensure there are learning goals for the citizens' assembly, they are able to review speakers and presenters and may be considered as an appeal body. The creation of an oversight committee should be delegated to a consultant to ensure neutrality.

Recommendation(s):

That Council request staff to work with a consultant to develop a terms of reference for an Oversight Committee on the Citizens' Assembly.

Global Pandemic Impact

The consultant indicated that both Councils should decide on whether the intent at this time would be for a virtual citizens' assembly or in-person participation. If both Councils are wishing for an in-person assembly, with the current restrictions due to COVID-19, staff are estimating that October 2021 or later would be the first opportunity to meet in person. If Council's wish is for a virtual assembly the timelines would change. There would be challenges for a citizens' assembly to be conducted virtually due to the number of participants. An option to consider in order to have the process move forward would be to undertake the technical analysis first providing more time to await the ability to conduct the Assembly in-person. That discussion could occur later once consultants are engaged.

Recommendation:

That Council approve in person participation of a Citizens' Assembly.

Citizen's Assembly Terms of Reference

The consultant was provided the approved terms of reference and agreed that both Saanich and Victoria have created the mandate of a citizens' assembly that is fair, process oriented and promotes transparency. However, two issues were identified and staff wish to seek direction as Council may wish to reconsider the options.

- 1) **Number of participants** - The consultant noted that most successful citizens' assemblies limited the number of participants which would be comprised of a random cross selection of residents from both municipalities. A smaller base of participants will allow the process to be efficient and manageable while enhancing the deliberative process. Currently, Saanich and Victoria approved a 75 person assembly allocating 43 residents from Saanich and 32 residents from Victoria. Based on previous assemblies and expert advice, Council may wish to consider limiting the membership of the assembly to a lower number of participants. The consultant noted that 'Best Practice' Citizen Assembly process consist of 36-48 members. Staff are requesting for Council to either reaffirm the number of appointments made to the citizens' assembly or direct a reduction to 48 participants.

Recommendation:

That Council reduce the number of participants on the Citizens' Assembly to the 'Best Practice' number of 48.

- 2) **Honorarium/Per Diems** – The consultant recommended that Council's do not provide honorariums or per diems to any assembly participants. Currently the approved terms of reference states that members will be reimbursed for reasonable childcare, eldercare and transportation costs and will receive an honorarium of \$100 per meeting. The intent is to engage individuals to participate in a civic process and honorariums may support engagement of all in a community. However, Council should note that if the approved budget is \$750,000, it would be estimated that at a minimum \$90,000 or more would be paid to participants as honorarium.

Recommendation:

That Council remove any options for honorarium or per diems from the approved Terms of Reference for the Citizens' Assembly should that be necessary for cost reduction to the overall budget not to exceed \$750,000.

Additional Revisions

City staff undertook to create a complete document representing all of the modifications made to the Terms of Reference based on the discussions and approvals of each Council. This review identified the following issues approved by Saanich Council that were not considered by Victoria Council. Attached as Appendix A is a copy of the Terms of Reference indicating Sannich's approval and highlighting the areas that were not flagged or Council when these were last considered. They are minor in nature it would appear.

- 3.5 Comparison of corporate structures and approaches to governance of the two municipalities. (*Victoria endorsed "and the anticipated impacts (positive and negative) arising from amalgamation".*)

6.0 Reporting and Communication of the Citizens' Assembly

The Assembly will communicate regularly about its work to the public, Municipal Councils of Saanich and Victoria **and to the joint municipal working group as outlined below.** **(Working Group is not outlined in this version)** Former section 8.3 is included for reference at the end of the document. (This section would be amended to reference an Oversight Committee recommended in this Report)

7.1 Recruitment Process

Members of the Assembly will be randomly selected by Civic Lottery — a mechanism that ensures that a broad, representative cross-section of local residents **and business owners** **(Victoria endorsed removal of “and business Owners”) are** selected to participate.

7.2.3 Only one person per residential address (unit in building) will be eligible to become a member of the Assembly. **(Victoria endorsed the removal of this language)**

7.5 The working language of the Assembly is English. Translation services are not available. **(Victoria endorsed the removal of this language)**

8.2.1 Support respectful dialogue and deliberation amongst members leading to consensus-based decisions and uphold Assembly procedures as per these Terms of Reference. If members feel that consensus based decision-making is not working at any given point in the deliberations, a **group of three members representing Saanich and three members representing Victoria (Victoria endorsed 3 members of the Assembly as opposed to 3 from each municipality)** may request that the Chair call a vote on any given matter. Once the six members ask for this, the Chair must ask the Assembly to decide the matter by vote.

OPTIONS AND IMPACTS

Option 1 - Approve the recommendations outlined in this report. (Recommended)

Option 2 - Council provide alternate direction to staff.

Option 3 - Receive for information.

Impacts on Financial Plan

Council has previously committed to funding 1/3 of the overall costs not to exceed \$250,000. Any further increases would need to be addressed in the 2021 Financial Plan.

Accessibility Impact Statement

There are no specific accessibility impacts resulting from the recommendations in this report at this time.

CONCLUSIONS

There are challenges to conducting citizen's assemblies during a pandemic. Despite that, planning for the process has continued and the next steps have been identified in this report, along with the decision points informed by additional work to provide Council with information to consider moving forward with the process to enable a funding request to the Ministry of Municipal Affairs. Should that request be successful, the steps to begin the citizen's assembly process have been identified.

Respectfully submitted,

Chris Coates
City Clerk

Susanne Thompson
Deputy City Manager

Report accepted and recommended by the City Manager.

List of Attachments:

Attachment A – Terms of Reference showing remaining discrepancies.

Terms of Reference – Citizens’ Assembly between the District of Saanich and the City of Victoria

Revised:

October 8, 2019 Version (Saanich Approved)

Remaining Discrepancies not flagged for Victoria Council

October 21, 2020

Terms of Reference

The following Community Opinion Question was included on the ballot for the 2018 General and Local School Board Elections in Saanich and Victoria and supported by a majority of voters in both municipalities.

“Are you in favour of spending up to \$250,000 for establishing a Citizens’ Assembly to explore the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria?” (the “Question”)

1.0 The District of Saanich and the City of Victoria Objectives

The municipalities of Saanich and Victoria have adopted an innovative and transparent public process to explore the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria (the “Question”).

The Citizens’ Assembly (the “Assembly”) process is expected to be a deliberative one, providing the residents of Saanich and Victoria with the opportunity to directly and actively participate.

The Assembly is expected to be an impartial advisory body that is tasked with representing the residents of Saanich and Victoria in investigating the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria. In doing so, the Assembly will exemplify the highest standards of transparency, accountability and citizen engagement in delivering their report findings to the respective municipal Councils.

In establishing the Assembly, the municipalities have three objectives:

- 1.1 To learn about the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria including shared and contrasting values, concerns and needs of residents of Saanich and Victoria regarding neighbourhoods, change, growth, service delivery, governance, capital

and infrastructure needs, land use planning, emergency services and strategic and regulatory frameworks.

- 1.2 To fully understand the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria including residents' visions for the future of their respective community and potentially an amalgamated Municipality.
- 1.3 To provide local residents with an unprecedented opportunity to explore the future of Saanich and Victoria.

2.0 Guiding Principles for the Citizens' Assembly

- 2.1 Openness and Transparency – The Assembly will regularly share its learning and deliberations with the public on an ongoing and predictable basis.
- 2.2 Accountability and Legitimacy – The Assembly will work within a defined mandate and budget on behalf of the residents of Saanich and Victoria. The Assembly will deliver its Final Report directly to the Municipal Councils of Saanich and Victoria.
- 2.3 Effective Representation – The Assembly will be charged with the responsibility of representing the needs and interests of the residents of Saanich and Victoria. The members of the Assembly will be selected to broadly represent the demographics of the municipalities.
- 2.4 Accessibility – The Assembly will provide reasonable supports to address barriers that may prevent a member of the Assembly from participating successfully.
- 2.5 Independence – The Assembly will have full independence to determine how to best fulfill its mandate, under the advisement of an experienced, third-party consultant who will facilitate the Assembly process.
- 2.6 Well-Informed – The Assembly's recommendations will be informed by a range of perspectives and sources of expertise including the technical report.
- 2.7 Balance – The Assembly will consider a diversity of voices and perspectives in its deliberations. The Chair will work to ensure that there is room for all voices.
- 2.8 Collaborative Decision-Making – The Assembly will work towards consensus when drafting their recommendations, while also respecting and documenting differing perspectives among its members.

- 2.9 Respect – The Assembly will strive to be conscientious and fair-minded in their deliberations and in their consultations with the residents of Saanich and Victoria.

3.0 Mandate of the Citizens' Assembly

The Assembly is tasked by the District of Saanich and the City of Victoria to explore the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria.

Specifically, the Assembly will:

- 3.1 Identify common aspirations for good local governance to provide a basis for evaluating costs, benefits and disadvantages of amalgamation and status quo of the municipalities relative to their current independent status.
- 3.2 List the issues which the Assembly believes needs to be resolved for amalgamation to merit consideration, including issues related to the implementation and integration of the municipalities under amalgamation.

In satisfying their mandate and developing recommendations, the Assembly will be expected to consider and analyze the positive and negative impacts of amalgamation (at a minimum) the following:

- 3.3 Assets and liabilities of Saanich and Victoria including any related impacts on local rate payers.
- 3.4 Cultural and land use priorities and similarities and differences of the two municipalities. Balance of the issues of economy of scale with community identity and representation.
- 3.5 Comparison of corporate structures and approaches to governance of the two municipalities. (*Victoria endorsed “and the anticipated impacts (positive and negative) arising from amalgamation”.*)
- 3.6 All analysis and recommendations of the Assembly are informed and mindful of the ongoing work with local First Nations towards Reconciliation.
- 3.7 Neighbourhood level implications.
- 3.8 Congruency and alignment of strategic and political priorities of the municipalities (as expressed in Strategic Plans, Official Community Plans, Urban Containment Boundary policies and other significant strategic and planning documents).

- 3.9 Past investment in and future needs (Status and Strategies) for capital assets, infrastructure replacement reserves including the analysis of anticipated impacts on an amalgamated municipality.
- 3.10 Variations in levels of service of the two municipalities including the development of clear recommendations on aligning service levels in an amalgamated municipality.
- 3.11 Clear delineation of advantages and disadvantages for the respective municipality in considering amalgamation versus those accruing solely to a combined municipality arising from amalgamation.
- 3.12 To the extent possible, consideration of costs, benefits and disadvantages of amalgamation between the District of Saanich and the City of Victoria over both the short and long terms (i.e. over 5 year, 20 year, and 50 year horizons).
- 3.13 Consideration of democratic representation and accessibility of elected officials to residents and other stakeholders.
- 3.14 Commentary from the Assembly on other opportunities for service integration is considered part of the Assembly's mandate.
- 3.15 If full amalgamation of Saanich and Victoria is recommended by the Assembly, commentary and recommendations from the Assembly on the integration of full municipal operations (both in the short and longer term) is expected as part of the Assembly's mandate.
- 3.16 In meeting its mandate and the expectations outlined in the Terms of Reference, the Assembly will, to the greatest extent possible, represent the consensus view of the members. Divergent views of Assembly members will be included in the Citizens' Assembly's Final Report.

4.0 Constraints on the Citizens' Assembly

The Assembly will enjoy wide latitude, subject to the processes and mandate laid out in the Terms of Reference, in its ability to make recommendations to Saanich and Victoria regarding the costs, benefits and disadvantages of the amalgamation between the District of Saanich and the City of Victoria.

Recommendations must take into consideration the information gathered by a third-party technical team. In accordance with the process guidance provided by the Ministry of Municipal Affairs and Housing, the Municipal Councils of Saanich and Victoria will

have the final authority to accept, modify or reject specific recommendations from the Assembly subject to the processes and mandate laid out in the Terms of Reference.

This Assembly will make fact-based, evidence-based and informed recommendations to the Councils in order to determine a path forward.

5.0 Schedule of the Citizens' Assembly

The Assembly will convene during 6-12 Saturday sessions **beginning in 2019, and concluding in 2020. (dates need to change to reflect anticipated start up)** Additional meetings of the Assembly may be scheduled at the discretion of the Chair of the Assembly (see 8.2 for roles and responsibilities of the Chair). Meetings of the Assembly will not allow the public to attend in person but will be viewable by the public through webcast. The Assembly will also host multiple public roundtable meetings in both municipalities during the course of the Assembly schedule, with one of the meetings to discuss the technical report, which will be open to all local residents. The Assembly at the start of their process will set and define their schedule.

6.0 Reporting and Communication of the Citizens' Assembly

The Assembly will communicate regularly about its work to the public, Municipal Councils of Saanich and Victoria **and to the joint municipal working group as outlined below. (Working Group is not outlined in this version)** Former section 8.3 is included for reference at the end of the document.

6.1 General Reporting

The municipalities will develop a shared webpage that will list the members of the Assembly, a detailed agenda including all speakers and resources, and the Assembly's Terms of Reference. Following each Assembly meeting, a brief summary of its activities and progress will be posted.

6.2 Interim Directions Document

As early as possible in their process, the Assembly will issue a brief directions document listing its draft values and the issues or questions that the Assembly believes deserve further study and consideration during their deliberations.

6.3 Final Report

The Assembly will deliver its Final Report to the Municipal Councils of Saanich and Victoria no later than 60 days after the last Assembly meeting. The report will include a letter from the Chair, an overview of the process, and the proposed values, identified issues and final recommendations of the Assembly. It will also include an Appendix that will contain copies of all materials considered by the Assembly, a list of the members of the Assembly, any correspondence provided by individual members, and a 'Minority Report' that documents any dissenting perspectives.

6.4 Communications

The Chair is authorized as the official spokesperson for the Assembly and will approve all official communications regarding the conduct of the Assembly unless otherwise delegated.

- 6.5 The Assembly will present the Final Report to the Municipal Councils of Saanich and Victoria, which may, at their discretion, refer the report to municipal staff for comment, response and clarification, where appropriate, prior to considering the final recommendations.

7.0 Composition of the Citizens' Assembly

7.1 Recruitment Process

Members of the Assembly will be randomly selected by Civic Lottery — a mechanism that ensures that a broad, representative cross-section of local residents **and business owners** (Victoria endorsed removal of “and business Owners”)are selected to participate.

7.2 Number of Members

The Assembly will consist of 75 members. In order to be eligible to serve on the Assembly, an applicant must:

7.2.1 Reside within the municipal boundaries of the District of Saanich or the City of Victoria as defined by the area map; and

7.2.2 Be at least 16 years of age on the date of the Civic Lottery.

7.2.3 Only one person per residential address (unit in building) will be eligible to become a member of the Assembly. (Victoria endorsed the removal of this language)

7.2.4 Employees of the District of Saanich or the City of Victoria, as well as elected officials (municipal, provincial or federal), are ineligible to serve as Assembly members.

7.2.5 The Chair will work to ensure that individuals who participate in the Assembly will begin the process with an open mind.

7.3 Assembly Composition

Based on the most recent (2016) census data, the Assembly will generally reflect the composition of the population of each municipality with regard to:

7.3.1 An equal proportion of male and female members;

- 7.3.2 A proportionate number of members from different age cohorts based on census data;
 - 7.3.3 A proportionate number of renters and home owners;
 - 7.3.4 A proportionate number of members from the two municipalities – 43 members from Saanich and 32 members from Victoria (based on BC Statistics population data);
 - 7.3.5 A proportionate number of members of First Nations from the two municipalities; and
 - 7.3.6 A proportionate number of urban and rural residents.
- 7.4 To assist Assembly members to participate, members will be reimbursed for reasonable childcare, eldercare, and transportation costs and will receive an honorarium of \$100 per meeting. Assistance will also be provided to those members with differing physical or learning abilities.
- 7.5 The working language of the Assembly is English. Translation services are not available. (Victoria endorsed the removal of this language)

8.0 Roles and Responsibilities

8.1 Roles and Responsibilities of Citizens' Assembly Members

Members of the Assembly are expected to fulfil their duties and agree to:

- 8.1.1 Attend each of the sessions of the Assembly as well as public roundtable meetings.
- 8.1.2 Work to understand and represent the varied perspectives of *all* Saanich and Victoria residents.
- 8.1.3 Treat each other with respect and take an active role in the work of the Assembly.
- 8.1.4 Work collaboratively to achieve a strong consensus concerning the Assembly's recommendations.

If a member of the Assembly must withdraw owing to illness or unexpected events, their position may be filled from the pool of applicants at the discretion of the Chair.

8.2 Roles and Responsibilities of the Chair

The Chair of the Assembly will be the Facilitator appointed by the District of Saanich and the City of Victoria who will design and host the meetings and proceedings of the Assembly. The Chair will not be a municipal employee and is expected to remain neutral with regards to the recommendations or direction of the Assembly. The Chair is charged to:

- 8.2.1 Oversee a fair and representative member selection process.

- 8.2.2 Develop a balanced learning program that involves residents, community organizations and experts to provide a range of perspectives.
- 8.2.3 Support respectful dialogue and deliberation amongst members leading to consensus based decisions and uphold Assembly procedures as per these Terms of Reference. If members feel that consensus based decision-making is not working at any given point in the deliberations, a group of three members representing Saanich and three members representing Victoria (Victoria endorsed 3 members of the a\Assembly as opposed to 3 from each municipality) may request that the Chair call a vote on any given matter. Once the six members ask for this, the Chair must ask the Assembly to decide the matter by vote.
- 8.2.4 Ensure that regular updates concerning the Assembly's proceedings are made publicly available.
- 8.2.5 Provide opportunities to inform and convey perspectives from local residents and stakeholders to Assembly members.
- 8.2.6 Produce and deliver a Final Report concerning the Assembly's activities and recommendations to the Municipal Councils of Saanich and Victoria.
- 8.2.7 Exercise discretion in ensuring the integrity and sound conduct of the Assembly.
- 8.2.8 Ensure that the design and conduct of the Assembly are consistent with good democratic practices.

8.3 Roles and Responsibilities of the Victoria and Saanich Community

All residents of Saanich and Victoria have a role to play in assisting and ensuring the success of the Assembly. Members of the community are encouraged to participate and:

- 8.3.1 Attend public roundtable meetings hosted by members of the Assembly to discuss its progress and solicit community perspectives.
- 8.3.2 Attend occasional open sessions of the Assembly to observe its proceedings.
- 8.3.3 Submit ideas to the Assembly website and review regular public updates.

8.4 Roles and Responsibilities of the District of Saanich and the City of Victoria

The District of Saanich and City of Victoria will respect and support the independence and integrity of the Assembly. Municipal elected officials and staff will remain at arm's length during deliberations of the Assembly and will not comment publicly on the work of the Assembly while the work is underway.

Municipal staff will endeavour to:

- 8.4.1 Provide logistical support for Assembly activities, including venue booking, providing food, and additional supports as needed;
- 8.4.2 Provide expertise and access to existing strategic plans, financial and other documents; and

8.4.3 Give careful and timely consideration to the Assembly's Final Report.

9.0 Decision Making of the Assembly

Wherever possible decisions will be made on the consensus of its members. It is expected that discussion, debate and decision-making of the Assembly will be undertaken in accordance with Robert's Rules of Order.

As per Section 8.2.3 above, a group of three members representing Saanich and three members representing Victoria may request that the Chair call a vote on any given matter. Once the six members ask for this, the Chair must ask the Assembly to decide the matter by vote.

Divergent views are to be respected in this process including the opportunity for their expression in a Minority Report of the Assembly submitted to the Municipal Councils of Saanich and Victoria.

10.0 Process Concerns

If the Chair or the majority of members of the Assembly lose confidence in the process, there will be an appeal for review at a joint Council meeting of Saanich and Victoria.

8.3 Roles and Responsibilities of the Advisory Working Group

The Citizen's Assembly has the option to form a Working Group to support the work of the Citizens' Assembly. The role of the Working Group is to provide guidance to the Facilitator and Assembly in order to:

- Ensure that the design and conduct of the Assembly are consistent with good democratic practices.
- Ensure that the Assembly's learning program is balanced, adequate and reflects a range of reasonable perspectives.

The Working Group will not comment on the recommendations made by the Citizens' Assembly. The members of the Working Group will be approved by the Councils of the District of Saanich and City of Victoria and will include representatives with well regarded expertise in local government operation, deliberative processes and governance

File: 1420-30

March 2, 2021

Chris Coates, City Clerk
City of Victoria
1 Centennial Square
Victoria, BC V8W 1P6

via email: ccoates@victoria.ca

Dear Mr. Coates:

Re: Next Steps – Citizens Assembly

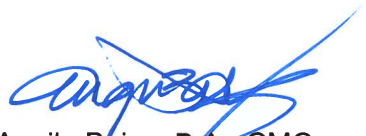
This letter is to confirm that Saanich Council at their Council meeting on March 1, 2021 resolved as follows:

"That Council:

- 1) Approve the estimated costs associated with the Citizens' Assembly and reaffirm Saanich's commitment of \$250,000;*
- 2) Direct staff to present the estimated costs to the Provincial Government and seek provincial funding to accommodate at least 1/3 of the associated costs of a Citizens' Assembly;*
- 3) Direct staff to prepare a Request for Proposal to seek a consultant for the Citizens' Assembly process upon funding approval from the Ministry of Municipal Affairs and Housing;*
- 4) Direct staff to prepare a Request for Proposal for consultant services for the Technical Analysis upon funding approval from the Ministry of Municipal Affairs and Housing;*
- 5) Request staff to work with the consultant to develop a Terms of Reference for an Oversight Committee on the Citizens' Assembly;*
- 6) Approve the in-person participation concept of a Citizens' Assembly;*
- 7) Reduce the number of participants on the Citizens' Assembly to the "Best Practice" number of 48;*
- 8) Remove or reduce options for honorarium or per diems from the approved Terms of Reference for the Citizens' Assembly if a cost reduction is required to the overall budget not to exceed \$750,000."*

The meeting is available to view at www.saanich.ca/agendas

Sincerely,



Angila Bains, B.A., CMC
Manager, Legislative Services

/sh

Cc: City of Victoria Mayor and Council



Council Member Motion
For the Committee of the Whole Meeting of March 04, 2021

To: Committee of the Whole

Date: February 26, 2021

From: Sharmarke Dubow

Subject: Support for Laid-off Hotel and Tourism Industry Workers

BACKGROUND

WHEREAS the covid pandemic has exacerbated existing inequalities and its social, health, and economic impacts are particularly devastating for women and racialized communities; and

WHEREAS the tourism and hospitality industries have been drastically impacted; and

WHEREAS of the 50 000 hotel workers workers that were laid of in March 2020, the majority are women and people of colour; and

WHEREAS the duration of the pandemic means that recall rights require extension; and

WHEREAS there are reports of hotels in British Columbia refusing to commit to bringing workers back to their jobs when business returns; and

WHEREAS the City of City of Victoria is committed to a COVID recovery plan that takes better care of people, the environment, and the community than the systems we had before the pandemic; and

WHEREAS the City of City of Victoria recognizes hotel workers and people who work in the tourism industry as valued and valuable members of our community;

and Union of BC Municipalities encouraging them to host future conferences and events in venues that respect worker rights and pay at least a living wage.

RECOMMENDATIONS

THEREFORE, BE IT RESOLVED THAT the City of City of Victoria affirms that people should not lose their livelihoods due to the pandemic; and

THAT the City of Victoria write to the Ministers of Labour and Tourism expressing our support for the right for laid off workers to return to their jobs when the pandemic eases; and

THAT this letter be forwarded to all BC municipalities asking to write their support; and

THAT the City of Victoria writes to the Association of Vancouver Island and Coastal Communities.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'S. Dubow', with a large, stylized 'S' and 'D'.

Councillor Dubow



UNITE HERE LOCAL 40

UNITE HERE Local 40
#1812-1177 Hastings St. W.
Vancouver BC V6E 2K3
Website: www.uniteherelocal40.org
Email: updates@local40union.com

February 24, 2021

Dear Councillor,

My name is Irmak Bahar and I'm an organizer at UNITE HERE Local 40. I'm writing to urge you to stand with hotel workers in the fight to extend their recall rights.

When the pandemic first hit in March 2020, approximately 50,000 hotel workers in British Columbia were laid off. The majority of them have not been called back to work. These layoffs affect long-term workers, most of them women and people of colour, who are disproportionately impacted by the economic repercussions of the pandemic. The "she-cession" hit women first and hardest with greater job losses and underemployment in sectors like hospitality. Over 60% of workers in the hotel industry are women – many of them immigrants, visible minorities and Indigenous. The economic impact of COVID-19 on hotel workers, particularly women, is turning back the clock to an earlier era.

The BC government has given the tourism industry a \$105 million bailout and these funds are not contingent on worker retention. The lack of recall protections for workers has led to mass firings and extortionary tactics on the part of employers who want to strip away years of gains made by workers. Many hotels are refusing to extend workers' right to return to their jobs despite the looming rollout of the vaccine and forecasts suggesting the hotel industry could begin to rebound in Fall 2021. Instead, they are using the pandemic as a cover to fire women, including Hilton Metrotown, Pacific Gateway, Pan Pacific, Shangri La, Parq Hotel, Fairmont and Coast Hotels. Hundreds of workers have been permanently terminated since December; hotels have made clear their plans to continue to eliminate much of their staff, including women who have been working there for decades.

This is an opportunistic attack on the livelihoods of hotel workers. The hotel industry's refusal to bring women back to their jobs threatens the work conditions and quality of life of racialized women across British Columbia. Women who clean, cater to and care for BC tourists are leading the fight to save hotel jobs from an industry intent on using a pandemic to slash and burn them. Laid-off and fired women in BC's hotel industry are



UNITE HERE LOCAL 40

UNITE HERE Local 40
#1812-1177 Hastings St. W.
Vancouver BC V6E 2K3
Website: www.uniteherelocal40.org
Email: updates@local40union.com

standing up to fight for their jobs and say 'No' to the hotel industry's pandemic profiteering. We refuse to allow hotel workers to become collateral damage in the aftermath of covid-19 and we invite you to join us in our fight for gender equality and racial justice.

Regards,
Irmak Bahar